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# Social Security Bulletin

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*Temporary Disability Insurance  
Coordinated With Unemployment Insurance*

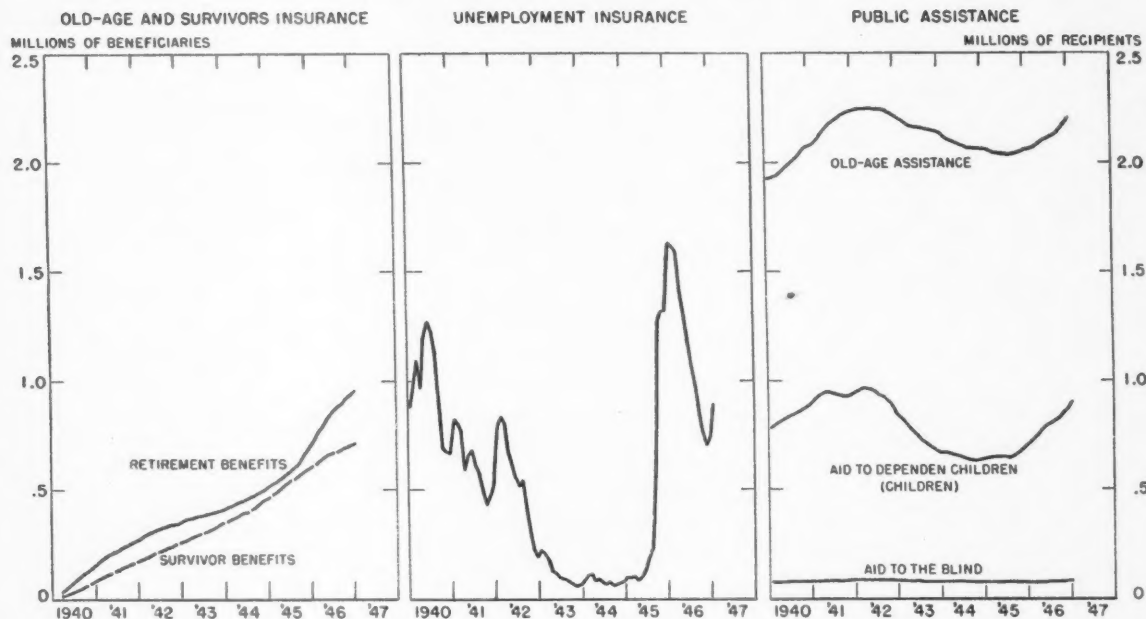
*Estimating Living Costs for Families of  
Differing Composition*

*Age Distribution of Workers  
Under Old-Age and Survivors Insurance*

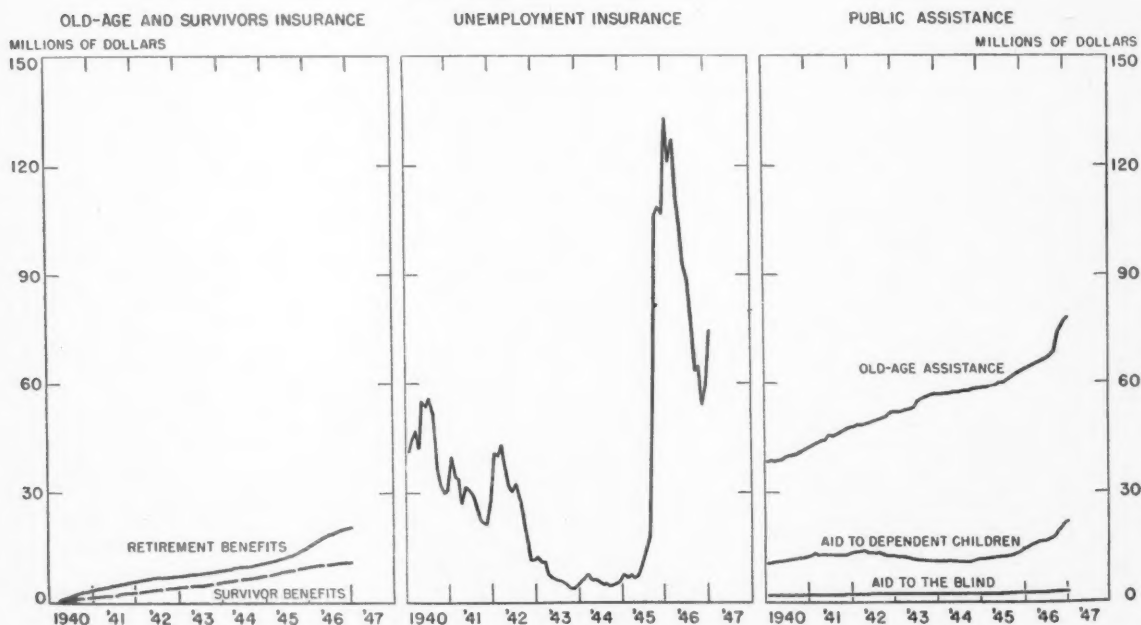
FEDERAL SECURITY AGENCY  
SOCIAL SECURITY ADMINISTRATION  
WASHINGTON, D. C.

# Social Security Operations\*

## INDIVIDUALS RECEIVING PAYMENTS



## SOCIAL SECURITY PAYMENTS



\*Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.







# Social Security Bulletin

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## Social Security in Review

### The Month of February

Labor-market conditions and the employment outlook were governed in February by two groups of factors: in terms of the business cycle, the Nation was in an advanced phase of the inflationary postwar boom; seasonally, February marks the low point in the winter lull in agriculture, building construction, trade, and other activities. The two groups of factors have one aspect in common in that they indicate approaching developments: the final phase of a boom has to be followed by a liquidation of the inflationary dislocations as surely as the winter lull is followed by a spring revival. The difference is, however, that in seasonal fluctuations the timing of the upturn can be foreseen with certainty, while in cyclical phenomena time is usually the unknown factor.

The main symptom of the approaching end of an inflationary boom is price levels that have reached their culmination. In February there was a rise in the price of pork and wheat and seasonal advances in prices of vegetables and fruits, but these were at least partially offset by downward adjustments in prices of manufactured goods. In view of developments that are not reflected by price indexes, the net balance of these divergent movements is not very clear.

The most important of these developments are the progress in liquidating shortages and the improvement in the quality of consumer goods. During the war the scarcity and deterioration of staple goods listed in the consumers' price index were recognized by the Bureau of Labor Statistics as an invisible price increase and were estimated tentatively at 5 percent to be added to the index. The recent elimination of this allowance evidently assumes an invisible relative reduction in the cost of living.

Another reduction in prices—likewise invisible for the price index but visible for consumers—was shown by the winter sales that started in December, lasted through February, and were carried out on an unusually large scale. The purpose of these reduction sales was not only to clear shelves of goods left over after the Christmas rush but also to meet the increasing reluctance of buyers to pay inflated prices.

These developments may mean that the crest of the rise in prices has passed and that prices are now moving on an elevated plateau. Whether this plateau is level or has a slightly descending slope, and whether or when the price equilibrium (or the

slow gradual decline) will be followed by an abrupt fall, cannot be answered at this time.

The uncertainty of the price trends is reflected in other economic developments. Labor disputes were at a low in January and February. Wages inched up as a result of labor-management negotiations in different industries, especially those producing consumer goods. In such industries as coal mining, iron, steel, and automobiles, however, no final settlement on wages was reached.

Production of steel continued on a very high level—more than 90 percent of capacity. Output of automobiles approached the goal of 100,000 cars a week, and building construction showed the first symptoms of revival during February, far ahead of the customary seasonal timetable.

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All in all, though the level of economic activities and of employment was high, the inflationary dislocations had not been ironed out and their liquidation was still ahead.

The movement of claims in State unemployment insurance systems in February, as in the 2 preceding months, was dominated mainly by seasonal factors. The number of claims fluctuated in a comparatively narrow range.

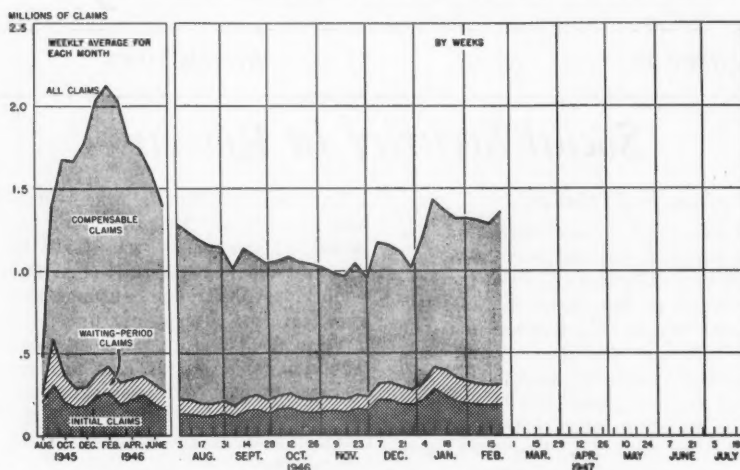
Week ended—	Claims (in thousands)		
	Initial	Waiting-period	Compensable
January 25.....	201	146	969
February 1.....	192	133	993
February 8.....	182	124	1,002
February 15.....	183	119	985
February 22.....	184	121	1,059
March 1.....	179	113	1,052

The rise in compensable claims was heavily concentrated in a few States, but all States except New York had appreciably more in the last February week than in the last November week. A comparison of continued claims (compensable and waiting-period) for 15 States with the largest load of such claims in February is shown in the following tabulation:

State	Continued claims (in thousands), week ended—			
	November 30, 1946	December 28, 1946	January 25, 1947	February 22, 1947
California.....	104	122	170	198
Illinois.....	53	57	70	68
Louisiana.....	11	12	15	16
Massachusetts.....	38	37	55	54
Michigan.....	26	37	50	56
Missouri.....	27	28	34	36
New Jersey.....	45	50	58	58
New York.....	222	151	197	193
Ohio.....	23	31	38	36
Oregon.....	9	11	18	20
Pennsylvania.....	48	61	77	102
Tennessee.....	17	18	22	26
Texas.....	14	9	18	21
Washington.....	34	42	51	55
West Virginia.....	11	12	15	15

Illinois, Missouri, New Jersey, and Oklahoma had the smallest relative increases. The steepest rises were recorded in California, Michigan, Oregon, and Pennsylvania. The high rate of unemployment in the Pacific States was due partly to the tremendous increase in the labor force in that area during the war.

Number of claimants for unemployment benefits, August 1945–February 22, 1947<sup>1</sup>



<sup>1</sup> Weekly average for month for August 1945–August 1946; weekly data thereafter.

### January in Review

In unemployment insurance the continuance during January of the rise in claims and benefit payments was probably due mainly to the usual seasonal factors. Initial claims rose from 0.9 million in December to 1.0 million, continued claims from 4.1 million to 4.9 million, and benefits from \$59.4 million to \$74.8 million; claims and benefits were substantially less, however, than those reported for January 1946. Unemployment in the country as a whole, as measured by the ratio of continued claims to average covered employment, was 4.1 percent, as compared with 3.4 percent for December and 6.5 percent a year earlier.

UNDER OLD-AGE AND SURVIVORS insurance, almost 1.7 million people were receiving retirement, supplementary, or survivor benefits at the end of January, at a monthly rate of \$31.7 million. A year earlier, 1.3 million beneficiaries received monthly payments amounting to \$24.6 million. Some 42,000 benefits were awarded during the month, 35 percent more than in December. The increase centered in primary and wife's benefits, which rose 57 and 38 percent, respectively, largely as a result of the filing of claims by workers who, by filing in January, could take advantage of the retroactive entitlement provision of the 1946 amendments; had they filed

in November or December, they would have lost 1 or more months' benefits.

Payments to some 226,000 beneficiaries were being withheld at the end of the year; though this number was about 45,000 more than at the close of 1945, it represented about the same proportion (12.1 percent) of the total number of benefits in force.

IN PUBLIC ASSISTANCE the effect of additional Federal funds under the 1946 amendments continued to make itself felt as a factor in both case loads and expenditures. Except for aid to dependent children, however, the monthly increases in case loads were less marked than in the 3 preceding months. The States in which there has been a marked change in total payments since the amendments became effective include the 12 States with lowest per capita income. Kentucky reported the highest percentage increases in expenditures from September to January in all 3 programs—51 percent in old-age assistance, 76 percent in aid to dependent children, and 40 percent in aid to the blind. The general assistance case load was higher in January than it had been since June 1943, and the average payment continued to move upward, topping \$40 for the first time. Among the States, however, the average varied widely, from less than \$10 in Mississippi to more than \$65 in New York.

## Temporary Disability Insurance Coordinated With State Unemployment Insurance Programs

By Arthur J. Altmeyer\*

*Wage loss incurred by disability is one of the most serious threats to the economic security of American workers. The illogicality of paying benefits to an unemployed worker only so long as he remains able to work, and stopping those payments when he becomes ill, has been evident ever since unemployment benefits became payable, and States and their employment security agencies are manifesting a growing interest in temporary disability insurance. Coordination of temporary disability benefits with State unemployment insurance programs, the Social Security Administration believes, offers a feasible approach to this goal.<sup>1</sup> But the value of such a program, to workers and employers within a State and to the State as a whole, will depend in large part on the soundness and effectiveness of the provisions actually incorporated in the State law.*

PROBABLY BECAUSE OUR Social Security Act became law in the midst of a severe depression, when millions of workers had no jobs and old people were being crowded out of the labor market, the United States began its national social insurance program with unemployment insurance and old-age insurance. In all other countries, social insurance has begun with measures to provide cash benefits or medical care—and usually both—to workers who fall sick or are chronically disabled. In every country and at all times—good and bad—sickness and permanent disability constitute a chief cause of poverty, dependency, and family break-down.

As our Nation has swung past the peak pressures of war production to

the present very high levels of employment and earnings, it has become increasingly clear that our present social insurance programs, however well developed, leave large areas of economic insecurity still untouched. All States but one have workmen's compensation laws that provide cash benefits and medical care for covered wage earners who meet with certain work-connected injuries or diseases. Disabilities resulting from such causes, however, are only a small fraction—perhaps 5 and certainly less than 10 percent—of all disabilities suffered by workers. Nor has private insurance been able to offer the majority of wage earners adequate protection against the costs of sickness and disability at a price that they can afford.

It is obviously illogical to provide social insurance benefits to meet part of a worker's loss of earnings when he is able to work but cannot get a job but to make no provision against his precisely similar loss when he is too sick to work. The sick worker not only loses wages but also usually has to pay the doctor, buy medicine, perhaps meet hospital bills and other medical costs. The development of insurance against unemployment due to lack of work has inevitably called attention to the need for insurance against unemployment due to sickness.

Recognizing the force of this parallel, Maryland, Montana, and Nevada in 1945, and Idaho and Tennessee in 1947, modified the requirement in their unemployment insurance laws that a claimant must be able to work by providing that no claimant will be considered ineligible for unemployment benefits by reason of illness or disability occurring after he has registered for work if he has not refused a job that, except for his disability, would have been suitable. Under the Servicemen's Readjustment Act, readjustment allowances are paid to veterans who were able to work when they filed their claims, even though they later refuse work because of disability. Though such provisions alleviate some problems, they create other inequities and are not a substitute for temporary disability insurance.

Rhode Island became the first State to provide general social insurance against wage loss in temporary disability when, in 1942, it established cash sickness benefits for workers covered by its unemployment insurance law. In 1946, California followed suit. Bills relating to temporary disability benefits have been introduced in 21 other States. In the 2 State laws enacted and most of the proposed State laws, and also in a Federal law passed by Congress in 1946 for railroad workers, cash benefits for temporary disability are administered by the agency that administers unemployment insurance; the programs cover the same workers who are covered by unemployment insurance in the jurisdiction and use the same wage records and benefit formula.

Both Rhode Island and California have arranged to finance the cash sickness benefits from employee contributions that formerly went into the unemployment trust fund. In 1946, Congress passed legislation permitting States, if they so wish, to use employee contributions formerly deposited to their accounts in the Federal unemployment trust fund to finance temporary disability benefits. In addition to California and Rhode Island, seven States—Alabama, Indiana, Kentucky, Louisiana, Massachusetts, New Hampshire, and New Jersey—have collected employee contributions for unemployment insurance; most of them have considerable amounts of accumulated

\*Commissioner for Social Security.

<sup>1</sup>For a discussion of substantive and administrative problems involved in developing a sound plan of disability insurance as part of a State's unemployment insurance program, see *Temporary Disability Insurance Coordinated With Unemployment Insurance* (January 1947), a monograph prepared by the Bureau of Research and Statistics and Employment Security, and available, on request, from the Social Security Administration. A brief and nontechnical introduction to the statistics on disability is available in *Disability Among Gainfully Occupied Persons . . .*, by I. S. Falk, Barkev S. Sanders, and David Federman (Bureau of Research and Statistics Memorandum No. 61), June 1945.



funds ready at hand that can be used for disability insurance.

Thus, social insurance against non-occupational temporary disability has come into existence in this country in conjunction with unemployment insurance. Workers, employers, State administrators, and the general public have an important stake in considering the potentialities of such a program and the choices that lie open to them in establishing insurance against the economic risks of sickness and disability.

### *Scope of Present Laws and Proposals*

It should be recognized at the outset that the two existing State laws and most of the proposals for State legislation deal, and are intended to deal, with only part of the problem of economic insecurity due to sickness and disability.

On an average day, nearly half of all the cases of disability among members of the labor force, or persons of working age who would have been in the labor market except for their disability, have already existed for 6 months or more. Ordinarily these long-disabled persons would be outside the scope of temporary disability insurance; if they had qualified for such benefits, they would have used up their rights. The greatest need for insurance protection, however, is in such households, where a worker has been laid up for a long time and may never be able to hold a job again. Only comprehensive provisions that include insurance against chronic or permanent disability will meet the needs of the families on which the risk of incapacity falls most heavily.

Among some 1,750,000 members of the labor force who, on an average day, have been incapacitated for less than 6 months, many are outside the coverage of State unemployment insurance laws or cannot meet the eligibility requirements of such laws. If the potential duration of disability benefits follows the patterns now set for State unemployment benefits, many incapacitated workers would have exhausted any temporary disability benefits for which they had qualified long before the end of 6 months. Under a coordinated program, the meaning of a temporary disability program for workers in a

State will depend in considerable part on the adequacy of the State's provisions for unemployment insurance as well as on the specific provisions (not all of which need be the same as for unemployment benefits) adopted for temporary disability benefits.

Of great importance, too, is the fact that neither the existing laws nor most of the proposals for State legislation make any provision for meeting costs of medical care of the disabled worker. Cash disability benefits, like unemployment benefits, replace only part of the earnings the individual would have had if he had been on the job. Benefits therefore usually do not represent the family's ordinary living costs, let alone the additional expenses created by sickness. In other countries, temporary disability insurance has almost always been linked with medical services in a health insurance program.

This linkage recognizes that adequate medical care is fully as important to the worker as the money he receives to replace part of his wage loss. Prompt and adequate care of sickness and, whenever possible, prevention of more serious and prolonged incapacity are of paramount importance also to the insurance fund and to the community as a whole. The importance of linking cash benefits with provision for care of the sick or injured worker has been recognized in this country by the State workmen's compensation laws.

Granted, however, the limitations inherent in a program of temporary disability insurance alone, such a program of social insurance can enable workers to buy important protection which, by and large, they cannot get or afford in any other way.

### *Characteristics of a Coordinated Program*

Unemployment insurance and temporary disability insurance are alike in that both are intended to compensate workers who are ordinarily in the labor market for part of their wage loss during relatively brief periods when they cannot earn. Coordination of administration of the two types of benefits can effect considerable savings in administrative costs and can simplify administration, as compared with two separate systems, from the

standpoint of workers, employers, and administrative staff.

To serve both these objectives, the same wage reports, wage records, and initial determination of a worker's financial eligibility (in terms of his earnings in covered employment in the base period) should serve for both programs. Coverage provisions, the base period, certain eligibility requirements, and the basic benefit formula should also be the same.

On the other hand, disability insurance entails some special decisions by a State that is contemplating such a program, such as the definition of the disability to be compensated, procedures in determining that the worker is disabled, and so on. Several of these points are mentioned briefly below. A further decision of crucial importance from the standpoint both of the cost of the system and of its value to workers and the community concerns the type of fund to be established—whether, as in Rhode Island, all benefits are to be paid from the State fund built up from social insurance contributions, or whether, as in California, commercial insurance carriers participate in the program. This question will be discussed in connection with the costs and financing of a State program.

*Definition of disability.*—Under temporary disability insurance, a logical definition of disability is incapacity of the insured wage earner to perform his customary or most recent work without jeopardizing his recovery. Since most spells of disability are brief and insurance payments are made for only a relatively short time, it would be unreasonable to require that a claimant be disabled for any gainful work if he is to receive benefits. For example, a watchmaker with a broken wrist that keeps him from working at his own trade should be considered disabled even though he could perform a job as, say, a messenger.

The disability insurance law should be clear on the course to be followed in claims from pregnant women. The desirable course is to provide benefits to any insured woman who is unable to carry on her customary work, whether or not the cause of her incapacity is pregnancy. In any case, it

would be desirable to provide a minimum period of benefits of 6 weeks before and 6 weeks after childbirth.

**Waiting period and benefit week.**—In temporary disability insurance, as in unemployment insurance, the waiting period serves to rule out brief periods of inability to earn when the amount of the wage loss is less serious for the worker, and to conserve the funds of the system for the insured persons whose losses are greater. It also gives the time needed by the agency to carry through the operations necessary to pay benefits promptly when due.

Relatively many more spells of disability than of unemployment are limited to only a few days. Of all the spells of a day or more of disability among workers, probably from 75 to 80 percent last less than 8 days. A waiting period of 7 consecutive days would therefore conserve the financial resources of the disability fund, since the many very brief disabilities would be ruled out, while at the same time it would not leave a heavy financial loss to be carried by the worker. The waiting period appropriate in all States, regardless of the provisions in the unemployment insurance law, would be 1 week in a benefit year, equivalent to a week of total unemployment rather than to a week of total or partial unemployment.

The calendar week may be used for benefit purposes in unemployment insurance, since lay-offs are likely to come at the end of the week and since workers can receive benefits if they are only partially unemployed during the week. The beginnings of spells of disability, however, do not follow the calendar. To use a calendar week for the waiting period and benefit week in disability insurance (as in Rhode Island) results in hardship for claimants whose incapacity begins or ends in the middle of a week. A worker who falls sick on a Tuesday, for example, will have to be incapacitated for not only the remainder of that week but also all the week following before he completes the waiting-period requirement—not 7 days, but 12. When benefits are paid only for a full calendar week of incapacity, a claimant who is really well enough to go back to his job by the middle of a

week would have an added incentive to wait until the following Monday, for otherwise he would lose compensation for the earlier days when he was actually too ill to work.

It is therefore desirable that the waiting period should consist of any 7 consecutive days of disability and that benefits should be paid on the basis of a flexible week of this type—7 consecutive days of incapacity—with provisions for compensating part-weeks at the end of a spell of compensable disability.

**Eligibility.**—To show that he is currently in the labor market, an unemployed worker must register at a public employment office before he can receive benefits, and must also hold himself available for any suitable job that offers. A disabled worker, to whom benefits are payable also on the assumption that he is losing earnings, obviously cannot be required to meet that test of current attachment to the labor market. Because eligibility for benefits is based on wages received in a past period—the base period, as defined by the law—disability benefits may be paid to persons who have been out of the labor force for a considerable time before the onset of their disability.

For example, in Rhode Island, which uses a calendar-year base period, a person who earned \$100 in covered employment in the first calendar quarter of 1945 could claim disability benefits at any time between the first Sunday in April 1946 and the first Sunday in April 1947. Rhode Island amended its law in 1946 to require, as a test of current attachment to the labor market, that a claimant must have been employed or have registered for work at an employment office within 6 months before the weeks for which he claims disability benefits. California, which has an individual base period and benefit year, is using a similar requirement, but within a 3-month period. To safeguard use of the insurance funds for the purpose for which they are intended, it is important that both unemployment insurance and temporary disability insurance should have tests to determine that the worker is actually in the labor force at the time he claims benefits and not rely merely

on the evidence that he has been employed at a prior period—his base period.

Also on the principle that the use of the insurance funds is intended for workers whose disability causes actual loss of earnings, an insured worker, though otherwise eligible, should not receive benefits if he continues to draw pay while he is sick or if he is receiving another social insurance benefit (unemployment benefit, old-age and survivors insurance benefit, or workmen's compensation payable for the same incapacity) equal in amount to his temporary disability benefit. In the interest of prompt payment of benefits for disability at the time when the claimant most needs the money, it is desirable to have temporary disability benefits paid to an otherwise eligible claimant even though his incapacity may later be found to have been covered by the State workmen's compensation law. If an award is later made to him under that law, the disability fund would then be reimbursed.

**Claims and certification.**—Obviously, provision should be made that a disabled person can file his benefit claim by mail and that others can fill out and sign his claim or other documents if his physical or mental condition makes it impossible for him to do so. Certification by a licensed physician that the claimant is incapacitated for his customary or most recent work is essential, since this is a medical question on which only a physician is competent to rule. In States that require employee contributions, persons whose religious tenets prevent them from consulting a physician may be permitted, as in Rhode Island, to "elect out" of the program—that is, they are exempted from contributions and are ineligible for benefits under the program.

Experience in this country and elsewhere shows that it is desirable to have the medical certification made by the claimant's attending physician and to have medical review of all such certificates by the agency. This practice, which Rhode Island follows, assures consideration of the case by a doctor who knows the patient, while the review (and, if indicated, examination of the patient) by the agency

physician protects the family doctor from undue pressure on the part of the patient or his family, safeguards insurance funds, and helps to assure uniform and equitable policies and decisions on claims.

**Amount and type of benefits.**—A worker should not have a financial incentive to claim a disability benefit rather than an unemployment benefit or vice versa. For this reason, and also to simplify and unify administration, the same benefit formula should be used for both purposes. The basic benefit amount must, of course, be less than customary wages so as not to weaken the beneficiary's incentive to get a new job or go back to his job as soon as he can.

The unemployment insurance laws of five States recognize the presumptively greater needs of beneficiaries on whom others are dependent by providing an allowance for certain dependents of a jobless worker in addition to the basic amount to which the individual's past wage record entitles him. Such allowances express the objectives of social insurance by adjusting benefits to take account of the presumptive needs of the individuals concerned. To make additional allowance for dependents enables a social insurance system to meet actual needs effectively without the unnecessarily high costs and other disadvantages that arise if an amount adequate for the claimant with dependents is payable to everyone who qualifies for benefits. For these reasons, dependents' benefits have also been incorporated in the Federal system of old-age and survivors insurance, in certain provisions for veterans, in some State workmen's compensation laws, and in many foreign social insurance systems. The need for allowances for the family of a disabled worker is ordinarily even greater than for that of a jobless worker since, as has been pointed out, the former ordinarily must meet the additional expenses of illness at the time when he is losing earnings. This need is the more urgent when, as under the existing programs in this country, disability insurance is not linked with insurance against the costs of medical care. It is to be hoped that the development of coordinated programs of unem-

ployment insurance and temporary disability insurance will include the provision of dependents' allowances under both programs.

**Duration of benefits.**—Under both unemployment insurance and temporary disability insurance the potential duration of benefits should be enough to give most covered workers protection for the whole period of their inability to earn. The two programs differ in one respect, however. While the average length of spells of unemployment differs considerably between good years and bad, the amount and average duration of disability among workers does not vary greatly from year to year. Payment of temporary disability benefits to any eligible worker for as much as 26 weeks would protect the large majority of persons with valid claims, though, as has been pointed out, it would not solve the subsequent problems of persons with protracted or chronic disabilities, which require insurance against permanent disabilities or invalidity. It is therefore desirable that temporary disability benefits should have a uniform potential duration of 26 weeks. Such a provision would not cause serious administrative difficulties in States that have a briefer uniform duration or variable duration for unemployment benefits.

**Cooperation of interested groups.**—As in other areas of social insurance, effective and economical administration can be greatly facilitated by the full understanding and cooperation of the groups directly concerned—workers, employers, physicians and others who deal professionally with sickness and disability, and the general public. Both in working out and setting up a program of temporary disability benefits and in its subsequent operation, a State may make good use of advisory councils composed of members of such groups to aid in furnishing needed information, reconciling the inevitable differences of opinions arising from different viewpoints, and promoting a wider understanding of common interests in the program.

#### **Financing and Costs**

**Source of funds.**—Both Rhode Island and California finance tempo-

rary disability benefits wholly from employee contributions. The Federal temporary disability system for railroad workers, on the other hand, is financed out of the 3-percent employer contribution originally levied for unemployment insurance alone. Temporary disability insurance contributes to the well-being of the community as a whole and of employers as well as of the workers directly protected, since it may be expected to help improve the health of the population, reduce dependency and the need for public aid, and sustain worker morale and the buying power of the community. It is a sound principle of social insurance that all who benefit from the program should share in financing it. Consideration therefore may well be given to having employers and government also contribute toward the costs of temporary disability benefits.

In unemployment insurance, Federal grants to States meet the full cost of administering State unemployment insurance laws that have been approved by the Federal Security Administrator as meeting general conditions specified in the Federal law. The Federal Government does not share financially in costs of the existing State programs of temporary disability insurance. In its concluding annual report, for the fiscal year 1945-46, the Social Security Board reaffirmed its conviction of the undesirability of the 100-percent Federal grant for State administration and proposed as an alternative method a Federal contribution for unemployment insurance if those programs are maintained on a State-by-State basis.

The Board recommended, in brief, a grant-in-aid program under which, after modification of existing provisions of the Federal Unemployment Tax Act, matching Federal grants would be made to States to help pay costs of both benefits and administration of State unemployment insurance laws. If Congress so desires, modification of Federal provisions relating to the financing of State unemployment insurance programs could be developed in such a way as to include Federal participation in financing temporary disability benefits in States that had a coordinated program for both these short-term risks. This participation



would express the important Federal stake in national health and economic well-being and in effective efforts to promote these objectives throughout the Nation.

A more comprehensive recommendation of the Social Security Board for a unified national social insurance system, including insurance against all major risks of loss of earnings and also against medical costs, would facilitate not only a consistent and equitable plan for financing temporary disability benefits and other social insurance benefits but also appropriate coordination of the various types of insurance benefits, without gaps or overlapping, and the utmost simplicity and economy in social insurance administration.

**Contribution rate.**—The cost of temporary disability insurance will depend on the particular provisions a State adopts, the composition and characteristics of the groups of workers covered, administrative methods and practices, and geographic and other factors. Assuming a waiting period of 7 consecutive days, 26 weeks' uniform potential duration of benefits, a requirement of attachment to the labor force equivalent to that required for unemployment insurance, and weekly benefit amounts equivalent to the State benefits for total unemployment, a State should probably have in sight, for some years ahead, at least annual amounts equal to or approximating 1.5 percent of pay roll. Its own experience, coupled with the experience of other State systems, will then be its best guide for future adjustments. Administrative expense may be expected to represent from 5 to 10 percent of contributions or of benefit payments, whichever is higher. In other words, out of each dollar collected in contributions, 90 to 95 cents would be returned in benefit payments to sick and disabled workers.

Actual experience under the particular provisions of the Rhode Island law showed benefit costs in the first 3 benefit years of 0.86, 1.08, and 1.01 percent of taxable wages in the respective calendar base years. Rhode Island now allocates 4 percent of current contributions (which are 1.5 percent of taxable wages) for costs of administration. Probably such costs

would be relatively lower in that State than elsewhere because of its small area and urban concentration of population. California has provided 5 percent of contributions (which are 1 percent of taxable wages) for administration.

**Type of fund.**—One major factor determining costs, and in fact the ultimate social value of a system of temporary disability benefits, hinges on the decision as to the type of fund to be established.

A State plan of disability insurance makes protection of covered workers mandatory, but there are different ways of furnishing this protection. The State itself may pay all benefits, as Rhode Island does, from contributions deposited in the State fund. At the other extreme is the recommendation made in 1946 by the New Jersey State Commission on Post-War Economic Welfare, which would require all employers covered under the system to guarantee protection, either as self-insurers or through insurance underwritten by private commercial insurance carriers. The California law follows a middle road: an individual employee may elect exemption from the pay-roll tax if his employer is insured under a private plan approved by the California Employment Stabilization Commission. Under such an arrangement, in other words, private insurance companies are allowed to participate, subject to certain regulations, in insuring nonindustrial disability, and persons who choose to take out commercial insurance with such companies are not obligated to contribute to the public system.

The object of temporary disability insurance, as of any social insurance, is to provide basic protection to covered workers and to provide it at the lowest possible cost. If commercial insurance carriers take part in the program it is impossible to achieve this second objective—insurance at the lowest possible cost—and it will be more difficult to assure basic protection of all covered workers. Workers have an especially important stake in the decision on the type of fund to be adopted if, as under the present systems, it is they who are to pay for the disability benefits.

Sickness and disability are more

common among some groups of workers than others and are most common among the workers whose earnings are lowest and most irregular. If the cost of insurance is not to be too great for the groups with the highest disability rates and the greatest need for protection, the risk must be pooled so that contributions from the more fortunate groups help to pay the costs of benefits to the less fortunate. This is the essence of social insurance—the pooling of a risk among a large group of persons who are subject to it so that all have protection at a cost that all can pay.

Private insurance companies, on the other hand, are business enterprises. In order to exist, they must have business that is profitable or is likely to become profitable. They must avoid insuring poor risks, or charge higher rates for such groups, or limit the policies they write for them so as to pay in only the most serious cases and in small amounts. Conversely, they must seek the good-risk groups.

The employees who would choose to "contract out" of a State plan would generally be the good risks who, by doing so, could get a cheaper rate or what appeared to be more liberal benefits under a private contract. The competition of many commercial insurers for the profitable business would inevitably require the companies to refuse poor-risk groups, or drop them as they were discovered, or adjust benefits to premiums in one way or another. The net effect of this situation would be to leave the poorest risks to the State fund. To assure reasonably adequate benefits for these groups in which disability is frequent, the State would have to charge more—possibly double, treble, or even quadruple the contribution rate that would be adequate if all covered workers contributed to the State fund. This difference would be taken as a severe reflection on the State's administration by many persons who did not realize the circumstances.

The effect of contracting out may be seen in workmen's compensation in States that do not have an exclusive State fund. Some employers pay as much as 50 percent of pay roll in premiums for insurance against work-connected accidents and diseases; others pay a fraction of 1 percent.



The range in rates for nonoccupational disabilities would probably not be as large, but it would certainly be great, and the highest rates would fall on those least able to pay.

In the long run, the effect of such a system would be to use the mandatory force of public law to develop, largely at the expense of low-paid workers in a State, the business of commercial insurance companies. Some of the better-risk groups might pay a little less to a private insurer than they would pay under an all-inclusive State program, or for the same rate might appear to get a somewhat more generous contract, though it appears doubtful whether, on the whole, the group would get more in benefits. They certainly would get much less in benefits than they paid in premiums.

In social insurance, any excess of contributions over benefits to the more fortunate groups goes toward lightening the otherwise necessary contribution rates of the less fortunate; under private insurance, it goes toward paying the costs of underwriting the business, which are high, and toward profits or other purposes. Rhode Island is administering temporary disability insurance for 4 percent of the premiums collected, and has administered it for less. From April 1, 1943, when Rhode Island began paying cash sickness benefits, to June 30, 1946, when contributions were temporarily increased to build up the diminished reserves of the State fund, the State collected \$14,631,262 in contributions and paid out \$14,979,389 in benefits, with a resultant loss ratio of premiums written to losses paid of 102 percent. By contrast, a recent study for the Social Security Administration showed that in the 5-year period 1938-42 a group of 60 health and accident insurance companies paid in benefits 69 cents of each net premium dollar collected. Many employees are in small establishments that could not well be covered by group contracts and would have to be covered by something more like individual health and accident policies. The same study showed that 226 acci-

dent and health insurance companies, group and individual contracts combined, paid to policyholders 52 cents of each dollar of net premiums collected.

It is often assumed that competition for business eliminates the less efficient, but in health and accident insurance such elimination has not been at all rigorous. For more than half the companies for which information was obtained in the study mentioned above—133 companies out of 215 that provided usable information on this point—the return in benefit payments to policyholders averaged only about 38 cents of the net premium dollar taken in—34 cents under individual contracts and 60 cents under group contracts. These companies represented one-fourth of the entire health and accident business and one-fourth of the group business. The companies with the best records returned, on the average, only 68 cents of each premium dollar for all types of health and accident business—59 cents on individual contracts and 76 cents on group contracts.

When the Social Security Act was under consideration, Congress rejected a proposal that it permit contracting out for the old-age and survivors insurance program. In disability insurance also I believe that contracting out would run counter to the objectives of social insurance. The California law contains provisions intended to safeguard the State insurance fund against adverse selection, but it has not been established that they can operate effectively. I personally know of no feasible method for assuring that the good and the bad risks will actually be pooled, that basic protection will be provided to all covered workers at the lowest possible cost, and that the contributions or premiums paid for temporary disability insurance will go—as they do in social insurance—almost wholly to the disabled.

Moreover, voluntary contracting out, as provided under the California law, will necessarily require more complicated and cumbersome administrative practices than are necessary un-

der an exclusive State fund. Administrative costs will be higher for both the State agency and employers. Unless all their employees are under the State fund, employers would have to ascertain each quarter which employees are thus insured and which are continuing with private insurers. It will be hard for workers, particularly those who change employers, to know their rights. It will often be necessary—and both costly and complicated—to apportion the benefit liability for a claimant among the State fund and one or more private carriers or among several private carriers.

Though the problem is simpler under workmen's compensation, since in that program an employer makes the decision for all his employees, in States where the State fund is not the exclusive insuring agency the administrative expenses are three times as great as those in States with exclusive State funds. Much if not all of this difference is due to the greater administrative complexities that are inevitable when a State fund must operate in conjunction with commercial insurance carriers.

### Conclusion

Coordination of temporary disability benefits with State unemployment insurance programs offers a feasible approach to some of the untouched area of economic insecurity arising from sickness and disability. Such a program can be of very significant value to workers and employers within a State and to the State as a whole. The importance of the program to all groups, however, will depend in considerable part on the soundness and effectiveness of the provisions actually incorporated in the State law—that is, on the establishment of a system that is simple, understandable, and economical of administration, returns fair value to its contributors, and furthers the basic objectives of all social insurance. In formulating the plan for such a program, no decision is more important than that concerning the type of fund to be used in financing and administering the benefits.

## Techniques for Estimating the Cost of Living at the WPA Maintenance Level for Families of Differing Composition

By Lelia M. Easson and Edna C. Wentworth \*

IN ITS tenth annual report the Social Security Board declared that "the adequacy of an insurance system must be judged by the extent to which its benefits, in conjunction with individual resources, provide a reasonable degree of security for the large majority of beneficiaries."<sup>1</sup> To apply this criterion of adequacy to the benefits paid under old-age and survivors insurance, it is necessary to devise some method of measuring the resources of the beneficiaries against a standard which can be accepted as describing a "reasonable degree of security."

Facts concerning the resources of aged persons and widows with dependent children who are beneficiaries under the system are available in schedules collected in 1941-42 by the Bureau of Old-Age and Survivors Insurance from 3,529 beneficiary families in 4 surveys conducted in 7 large cities.<sup>2</sup> The schedules include information on the age and sex of the beneficiaries and those with whom they live, as well as on their employment status and income during a 1-year period.

In determining a standard of "security" for comparison with the spendable funds of these beneficiaries, it must be remembered that old-age and survivors insurance was devised for the limited objective of providing economic security through replacement of a portion of lost income. Because old-age and survivors insurance is based on a pay-roll tax and represents a compulsory allocation of the national income, the standard should be modest—the lowest that is socially acceptable.

One way of defining the minimum requirements for economic security is

to list the goods and services that will provide the lowest level of living that is generally acceptable. Such a list, or budget, will include goods and services of such quantity and quality that health can be maintained and limited participation in social activities can be possible. If physiological needs are met but only a modicum of social ends served, the budget is often described as "minimum adequate" or "maintenance."

A maintenance budget may therefore be considered to describe minimum economic security, and the spendable funds of a beneficiary group<sup>3</sup> may be compared with the cost of such a budget to determine whether the group is able to command a corresponding level of living. By these means it is possible to measure the extent to which the insurance benefits, in conjunction with individual resources, provide a reasonable degree of security. An evaluation of this kind was undertaken by the authors as part of the analysis of the resources of old-age and survivors insurance beneficiaries in 1941-42.<sup>4</sup>

At any given level, budgets vary with the maker's intent and understanding, the extent to which current consumption habits and standards are known, the climate, goods available, and the price levels at the time and place to which the budgets apply. When this work was undertaken, the Works Progress Administration maintenance budget<sup>5</sup> appeared to lend itself better to the purposes in hand than others, then available, which also represented maintenance levels. Compared with the others the WPA budget made neither the highest nor

lowest allowances for living. It was described as furnishing less than the health and decency level which the skilled workers may hope to obtain, but more than a "minimum of subsistence" level, which provides only for urgent current needs and which will not maintain health over a period of time. Moreover, for the seven large cities in which beneficiary surveys were made, the cost of the WPA budget had been published for dates near the midpoints of the survey years.

At the request of the Seventy-ninth Congress, the Bureau of Labor Statistics of the Department of Labor has been working on a budget for a family of the same composition as that represented in the WPA budget (employed man, wife, boy aged 13, and girl aged 8). While the BLS was working on the standard budget for the 4-person family, the Social Security Administration undertook the task of applying parallel techniques and procedures to the preparation of budgets for certain other types of families, with initial efforts devoted to a minimum standard budget for elderly couples living by themselves. Since these budgets were not available when the methods and procedures described here were developed and carried into effect, they were not among the budgets studied for possible use in connection with the proposed analysis.

Since the WPA budget was constructed for a single family type, its use in appraising the adequacy of resources of the beneficiaries and their spouses and children, living by themselves or with others, involved establishing the cost of living of each beneficiary group at a level corresponding to that described for the 4-person family in the WPA maintenance budget. This conversion was accomplished by the use of requirement scales, either computed by the authors or based on published scales of other agencies. This paper explains the method used in estimating the cost of the budget at the WPA maintenance level for families of differing composition.

### Estimating Cost of Living for Beneficiary Groups

For persons in different age, sex, and activity groups, requirement

\*Bureau of Old-Age and Survivors Insurance, Analysis Division.

<sup>1</sup> Annual Report of the Federal Security Agency: Section Five, Social Security Board, for the Fiscal Year 1945, p. 37.

<sup>2</sup> Philadelphia and Baltimore combined; St. Louis; Birmingham, Memphis, and Atlanta combined; and Los Angeles.

<sup>3</sup> The "beneficiary group" includes the primary beneficiary, his or her spouse, and unmarried children under age 18, or the widow and unmarried children under age 18.

<sup>4</sup> See the Bulletin, July and September 1943; January, April, May, September, November 1945.

<sup>5</sup> Works Progress Administration, *Intercity Differences in Costs of Living in March 1935* (Division of Social Research Monograph XII), 1937.

scales—or relatives—were adopted or constructed covering the expenditure categories of food, clothing, and miscellaneous items. These scales were adapted to 40 classes of individuals. An allowance was also made in the food budget for buying disadvantages in families of fewer than 4 persons. Housing costs, including rent, most household operation expenses, and the cost of household furnishings and equipment were based on the WPA budget allowance prorated equally to each member, with adjustments for families of different size. Thus, for each beneficiary group included in the surveys, amounts appropriate to each member of the group were combined to derive a maintenance-level estimate for the group. An estimate for any other persons in the family was obtained in the same way. The application of these techniques as they relate to the budget estimates in the several categories of consumption was, in general, as follows.

**Food.**—The relative food scale used (table 1) was based on low-cost food budgets compiled by the Bureau of Human Nutrition and Home Economics, Department of Agriculture, and priced in December 1944.

The employed man's share of the cost of food allowed in the WPA budget for the particular survey area under consideration at approximately the midpoint of the survey year<sup>6</sup> was first determined. From this base, a food budget was calculated for each class of persons. For example, the food budget for the WPA 4-person family in St. Louis on June 15, 1941, was \$517.39. The number of food-requirement units in this family, according to the food scale adopted, is 3.74. Since the cost of food requirements of a man aged 21 through 64 was taken as 1.00, the cost of his food requirements was obtained by dividing the family food budget of \$517.39 by 3.74, which gave \$138.34 as his food budget.

The food budget for each of the other classes of persons was obtained by multiplying the cost of food for the employed man by the food-requirement relative of the class. The

<sup>6</sup>The data collected from each beneficiary group covered a period of 1 year, ending the last day of the month preceding the date of the interview.

food relative for a man over 65 is 0.90, for example; the food budget of such a person in St. Louis at the specified time, therefore, was \$138.34 multiplied by 0.90, or \$124.51.

In accordance with a procedure approved by the Bureau of Human Nutrition and Home Economics, allowances were made in the individual food budgets to compensate for buying disadvantages in small families:

Number of persons in family	Percent added to food budget
4 or more	0
3	10
2	20
1	35

**Clothing.**—The clothing-requirement scale adopted was derived from the cost-of-consumption scale for clothing used by the BLS in connection with its study of money disbursements of wage earners and clerical workers in 1934-36.<sup>7</sup> Since the analysis by age, sex, and activity was more detailed than was necessary for this study, relatives for certain age intervals were averaged and a single weighted-average relative was obtained to take the place of the two occupational relatives given by the BLS for employed men and women.

The value of 1.00 for clothing needs was derived in the same manner as that for food. The clothing budget of the WPA 4-person family in St. Louis in the middle of June 1941 was \$165.13. Since there are 2.88 clothing-requirement units in the WPA family,<sup>8</sup> the value of 1.00 became \$165.13 divided by 2.88, or \$57.34. By applying to this amount the clothing scale adopted, the clothing budgets for all classes of persons were derived.

**Miscellaneous items.**—As far as possible, the requirements scale for miscellaneous items was based on the components of this category in the original WPA maintenance budget. However, two categories of expense,

not classified as "miscellaneous" in the original budget but included in the group in subsequent BLS studies of the cost of the WPA maintenance budget, have been added. These two categories are "household supplies, refuse disposal, and unspecified essentials" and "personal care."

The average cost of miscellaneous items, including the two added categories, for the 59 cities in the original WPA budget (March 15, 1935) were allocated to the different members as shown in table 2. Life insurance premiums allowed for individual family members were those given in the budget. Transportation funds were allocated on the basis of probable need, 78 percent of the fund going to the wage earner. School costs were charged to the children. Recreation expenses were arbitrarily distributed

Table 1.—Requirement scales for food, clothing, and miscellaneous items, for persons of differing age, sex, and activity<sup>1</sup>

Age, sex, and activity	Food	Clothing	Miscellaneous
Young children:			
Under 3	0.55	0.28	0.20
4-6	.66	.40	.29
7-9	.78	.50	.38
10-12	.92	.60	.39
Boys, in school:			
13-15	1.08	.71	.45
16-17	1.20	.88	.61
Girls, in school:			
13-15	.97	.85	.47
16-17	.90	1.01	.60
Boys, employed:			
13-15	1.08	1.02	.45
16-17	1.20	1.02	.61
Girls, employed:			
13-15	.97	1.08	.47
16-17	.90	1.08	.60
Men, employed:			
18-20	1.20	1.09	1.00
21-25	1.00	1.09	1.00
27-35	1.00	.98	1.00
36-47	1.00	.87	1.00
48-59	1.00	.74	1.00
60-64	1.00	.62	1.00
65 and over	.90	.62	1.00
Men, unemployed:			
18-20	1.20	.62	.74
21-25	1.00	.62	.74
27-35	1.00	.45	.74
36-47	1.00	.42	.74
48-59	1.00	.38	.74
60-64	1.00	.35	.74
65 and over	.90	.35	.70
Women, employed:			
18-20	.90	1.60	.91
21-25	.88	1.60	.91
27-35	.88	1.43	.91
36-47	.88	1.21	.91
48-59	.88	.93	.91
60-64	.88	.71	.91
65 and over	.83	.71	.91
Women, unemployed:			
18-20	.90	1.04	.61
21-25	.88	1.04	.61
27-35	.88	.97	.61
36-47	.88	.83	.61
48-59	.88	.63	.61
60-64	.88	.40	.61
65 and over	.83	.40	.61

<sup>1</sup>The sources from which the scales are derived are discussed in the text.



Table 2.—*Allowances for miscellaneous items in the 1935 WPA budget, all cities combined, allocated to family members*

Item	Total amount	Family member			
		Employed man	Housewife	Girl age 8	Boy age 13
Total.....	\$301.42	\$123.68	\$75.83	\$46.40	\$55.51
Medical care.....	52.32	13.08	13.08	13.08	13.08
Transportation.....	53.96	42.00	5.04	2.28	4.64
School attendance.....	7.37			2.46	4.91
Recreation.....	75.18	26.78	26.78	9.12	12.50
Life insurance.....	46.40	23.00	13.00	5.20	5.20
Church and other contributions.....	15.40	3.85	3.85	3.85	3.85
Household supplies, refuse disposal, unspecified household essentials.....	23.38	5.85	5.85	5.84	5.84
Personal care.....	24.87	8.08	7.60	4.17	5.02
Taxes.....	2.64	1.04	.63	.40	.47

to the 4 persons in the family; each child was given an allowance for movies and incidentals, and the 13-year-old boy was charged with a small amount for club memberships and one-fifth of the newspaper cost; the rest of the recreation allowance was divided equally between the parents. Medical expenses, contributions, and the household supplies were prorated on a per capita basis. Expenses for personal care were prorated as nearly as possible in accordance with allowances in the quantity budget published in connection with the study of intercity differences in cost of living.<sup>9</sup> Taxes were assumed to be chargeable in the same proportion as all other miscellaneous expenses combined.

Miscellaneous expenses of persons not members of the WPA family were budgeted for in accordance with their age, sex, and assumed activities, on a scale commensurate with allowances of a similar kind made for family members in the WPA budget. From this schedule of amounts, a requirement scale was constructed, using the amount for the employed man as 1.00. This scale was then adopted for the purpose of estimating the cost of requirements in the "miscellaneous" category for the different classes of persons at the time of the surveys.

In St. Louis on June 15, 1941, the WPA budget for "miscellaneous" items for the 4-person family was \$326.60. The family's total number of requirement units of this category, according to the scale adopted, is 2.44.

<sup>9</sup> Works Progress Administration, *Quantity Budgets for Basic Maintenance and Emergency Standards of Living* (Division of Social Research Bulletin No. 21), table III, parts 1 and 2, p. 26.

The value of 1.00 (\$133.85) was obtained by dividing the WPA family "miscellaneous items" budget of \$326.60 by 2.44. The amounts budgeted for miscellaneous items for each class of persons in St. Louis were obtained by multiplying \$133.85 by the miscellaneous items requirement unit of the class. The relative for an unemployed man over age 65, for example, is 0.70; his budget in this category, therefore, was \$133.85 multiplied by 0.70, or \$93.70.

*Joint expenses.*—The categories designated as "joint expenses" are housing; ice, fuel, and electricity; and furniture and furnishings. The cost of requirements for "joint expenses" has been distributed on a per capita basis without regard to the age or sex of the family members.

To estimate the variation in per capita joint expenses for families larger or smaller than the WPA 4-

person family, assumptions were made as to the number of persons per room and cost of the rooms. The point of reference was the WPA 4-person family in a 4.5-room dwelling at the cost shown in the WPA maintenance budget for the survey area and date under consideration. Regardless of their use, the joint expense attributable to each of the various rooms in the dwelling was assumed to be the same (joint expense divided by 4.5 rooms for the WPA 4-person family).

With the addition or subtraction of one family member, half of the allowance per room for joint expense was added to or subtracted from the 4-person allowance,<sup>10</sup> except that the amount allowed for a person living alone was arbitrarily taken as two-thirds of the 2-person budget. The cost per person in the 4-person family (\$107.82 in St. Louis on June 15, 1941) was taken as 1.00 and a scale constructed (table 3). To obtain the amounts per person to be budgeted for joint expenses in families in the other three survey areas, the St. Louis scale was applied to the per capita joint expenses in the WPA budgets

<sup>10</sup> The allowances for rent, fuel, electricity, furniture, and furnishings are all assumed to vary in the same ratio with addition or subtraction of rooms, but the same assumption cannot be made about ice. Its inclusion among joint expenses therefore constitutes an inconsistency. The amount involved, however, is small and does not significantly affect the results.

Table 3.—*Joint expenses<sup>1</sup> at the WPA maintenance level and relative per capita scale, by size of family, St. Louis, June 15, 1941*

Number of persons in family	Cost of joint expenses		Relative scale per person (per capita cost in family of 4=1.00)
	Per family <sup>2</sup>	Per person	
1.....	\$223.62	\$223.62	2.07
2.....	335.43	167.72	1.56
3.....	385.55	127.78	1.19
4.....	431.27	107.82	1.00
5.....	479.19	95.84	.89
6.....	527.11	87.85	.81
7.....	575.03	82.15	.76
8.....	622.95	77.87	.72
9.....	670.87	74.54	.69
10.....	718.79	71.88	.67
11.....	766.71	69.70	.65
12.....	814.63	67.89	.63

<sup>1</sup> Joint expenses include the following categories of the WPA maintenance budget as published by the U. S. Bureau of Labor Statistics for June 15, 1941: housing; fuel, electricity, and ice; and house furnishings.

<sup>2</sup> With the addition or subtraction of 1 family member, an adjustment in joint expenses was made by adding or subtracting from the 4-person allowance

half the cost per room, or  $\frac{\$431.27}{2 \times 4.5}$ . The WPA family was assumed to occupy 4.5 rooms. An exception was made in the case of the person living alone, whose expense for these items was arbitrarily taken as two-thirds of the 2-person allowance.

Table 4.—Budgets for persons of differing age, sex, and activity, by size of household, St. Louis, June 15, 1941

Number of persons in household	Age	Adults				Age	Children				
		Men		Women			Boys		Girls		
		Em- ployed	Unem- ployed	Em- ployed	At home		Em- ployed	At home or in school	Em- ployed	At home or in school	
1	65 and over	\$561	\$505	\$541	\$483						
2	18-20	564	502	531	459	Under 3		\$302		\$302	
	21-26	531	469	528	456	4-6		340		340	
	27-35	524	459	518	452	7-9		377		377	
	36-47	518	457	505	444	10-12		408		408	
	48-59	510	455	489	432	13-15	\$466	448	\$454	441	
	60-64	504	453	477	419	16-17	508	500	460	456	
	65 and over	487	431	468	411						
3	18-20	507	446	479	407	Under 3		255		255	
	21-26	477	415	476	404	4-6		290		290	
	27-35	471	405	466	399	7-9		327		327	
	36-47	464	404	453	391	10-12		355		355	
	48-59	457	401	437	380	13-15	411	394	401	388	
	60-64	450	400	425	367	16-17	451	443	408	403	
	65 and over	435	379	417	350						
4	18-20	470	408	446	374	Under 3		227		227	
	21-26	443	381	443	371	4-6		261		261	
	27-35	436	371	433	367	7-9		295		295	
	36-47	430	369	421	359	10-12		322		322	
	48-59	422	367	405	347	13-15	376	358	367	354	
	60-64	416	365	392	334	16-17	414	406	375	371	
	65 and over	402	346	385	327						
5	18-20	458	397	434	362	Under 3		215		215	
	21-26	431	369	431	359	4-6		249		249	
	27-35	424	359	422	355	7-9		283		283	
	36-47	418	357	409	347	10-12		310		310	
	48-59	411	355	393	335	13-15	364	346	355	342	
	60-64	404	353	380	322	16-17	402	394	363	359	
	65 and over	390	334	373	315						
6	18-20	450	388	425	353	Under 3		206		206	
	21-26	422	360	423	350	4-6		240		240	
	27-35	416	351	413	346	7-9		275		275	
	36-47	409	349	400	338	10-12		301		301	
	48-59	402	347	384	327	13-15	355	338	346	333	
	60-64	395	345	372	314	16-17	393	385	354	350	
	65 and over	381	326	365	307						
7	18-20	444	383	420	348	Under 3		201		201	
	21-26	417	355	417	345	4-6		235		235	
	27-35	410	345	407	341	7-9		269		269	
	36-47	404	343	395	333	10-12		296		296	
	48-59	397	341	379	321	13-15	350	332	341	328	
	60-64	390	339	366	308	16-17	388	380	349	345	
	65 and over	376	320	359	301						
8	18-20	440	378	416	343	Under 3		197		197	
	21-26	412	351	413	341	4-6		231		231	
	27-35	406	341	403	337	7-9		265		265	
	36-47	400	339	391	329	10-12		292		292	
	48-59	392	337	374	317	13-15	346	328	337	324	
	60-64	385	335	362	304	16-17	384	376	344	340	
	65 and over	372	316	355	297						
9	18-20	437	375	412	340	Under 3		193		193	
	21-26	409	347	410	337	4-6		227		227	
	27-35	403	338	400	333	7-9		262		262	
	36-47	396	336	387	325	10-12		288		288	
	48-59	389	334	371	314	13-15	343	325	333	320	
	60-64	382	332	359	301	16-17	381	373	341	337	
	65 and over	368	313	352	294						
10	18-20	435	373	410	338	Under 3		191		191	
	21-26	417	345	408	335	4-6		225		225	
	27-35	401	335	398	331	7-9		260		260	
	36-47	394	334	385	323	10-12		286		286	
	48-59	387	331	369	312	13-15	340	323	331	318	
	60-64	380	330	356	299	16-17	378	370	339	335	
	65 and over	366	311	350	292						
11	18-20	432	371	408	336	Under 3		189		189	
	21-26	405	343	405	333	4-6		223		223	
	27-35	398	333	396	329	7-9		258		258	
	36-47	392	332	383	321	10-12		284		284	
	48-59	385	329	367	310	13-15	338	320	329	316	
	60-64	378	328	354	296	16-17	376	368	337	333	
	65 and over	364	308	347	289						
12	18-20	430	369	406	334	Under 3		187		187	
	21-26	403	341	403	331	4-6		221		221	
	27-35	396	331	393	327	7-9		255		255	
	36-47	390	329	381	319	10-12		282		282	
	48-59	383	327	365	307	13-15	336	318	327	314	
	60-64	376	325	352	294	16-17	374	366	335	331	
	65 and over	362	306	345	287						

for the other survey areas and dates under consideration.

Combining the amounts for the several categories according to family composition.—The expenses of each person living in families of 12 different sizes were obtained by adding the amounts budgeted for food, clothing, miscellaneous items, and joint expenses. For example, the budgets of an unemployed man over age 65 living with 1 other person and those of a similar individual living in a family of 5 are as follows:

Item	In a 2-person family	In a 5-person family
Total	\$431.38	\$334.24
Food	149.41	124.51
Clothing	20.07	20.07
Miscellaneous	93.70	93.70
Joint expense	168.20	95.96

The total amounts of the budgets for persons in 40 different age, sex, and employment classifications, and in 12 different size-of-family classifications in St. Louis, June 15, 1941, are given in table 4. This table was used as a work sheet in making the budget estimate for each beneficiary group in St. Louis. Corresponding tables were prepared for each of the other three survey areas for use in budgeting for the beneficiary groups covered by the surveys in those areas.

To compute family or sub-family budgets, the appropriate size of family was selected from table 4, and the amounts budgeted for each individual in the family or sub-family were added. For example, an aged couple, both unemployed, living by themselves in St. Louis during the survey year ending October–November 1941, would presumably have lived at a maintenance level during the survey year if their living had cost approximately \$842—\$431 for the man and \$411 for his wife. The same couple living in a 5-person household would have required only \$649 for the same level of living, because of the saving in food and housing expenses. The budgets for two sub-families of specified composition, living as a joint household, were computed as follows:

Type of family	Budget
Total household	\$1,724
Beneficiary group	649
Unemployed man, aged 65 or over	334
Housewife, aged 65 or over	315
Others in family	1,075
Employed man, aged 42	418
Housewife, aged 40	347
Child, aged 10	310

## Conclusion

The employment of the techniques described has made possible a study of the economic security of old-age and survivors insurance beneficiaries interviewed in 1941-42. The findings will be published in a later issue of the *BULLETIN*. The techniques themselves are not new. Several studies have been made in which comparison of the level of living of families of varying composition has been made possible by the use of scales indicating the relative consumption requirements of persons of differing age, sex, and activity. So far as is known to the authors, however, at least some of the scales in such studies have been far less detailed. Miscellaneous expenditures generally have been prorated merely on a per capita basis. The scale for adjusting the amount of the rent allowance for families of varying size is probably one of many efforts in an area about which little has been published. As is the case with all research of this nature, however, the resulting scale is only tentatively

offered until a better one can be found to take its place.

Family income has likewise been compared with a standard budget to evaluate the adequacy of income, particularly in connection with minimum wage legislation and other wage negotiations. The standard budgets used in such cases, however, were for families of a given composition, such as an employed man, his wife at home, a girl aged 8, and a boy aged 13. To analyze the security of the 3,529 groups of old-age and survivors insurance beneficiaries whose resources were being evaluated, hundreds of different budgets were quickly constructed.

Thus by combining two tested procedures, incomes of families of varied composition have been compared with maintenance-level budgets constructed especially for each family. The method used is practical at any time, although advances in knowledge may impel adoption of different scales or a different basic budget. It should be borne in mind that the scales adopted for modifying the basic

budget in accordance with family composition should be appropriate to the level of living described by the budget.

New information on consumption habits or scientifically determined requirements may become available which will suggest that relationships different from those used for this analysis exist between the costs of requirements of one type of individual and those of another at a maintenance level. Moreover, information of this sort already available is being utilized in making new standard budgets which could be used as norms. Such changes would not affect the usefulness of the method described. If the budget has not been priced in the cities in which the families to be studied live, one or two steps not required in the present analysis would be necessary. The content of the budget might need adjusting to take into consideration differences in climate or market availability, and an index of intercity differences in the cost of living would have to be employed.

## Age Distribution of Workers in Industries Under Old-Age and Survivors Insurance

By George H. Trafton \*

IN RECENT NEGOTIATIONS with management, organized labor has increasingly stressed proposals for health, welfare, and retirement funds. By 1946, provisions of this kind were already in effect in a few industries, and in that year the creation of an industry-wide fund became a critical issue in the labor-management dispute in the coal industry. The agreement signed in May by the Secretary of the Interior and the president of the United Mine Workers provides for both a welfare and retirement fund and a medical and hospital fund for the entire bituminous industry. A similar agreement, setting up a health and welfare fund for workers in the anthracite-mining industry, was signed in June. Labor organizations in other industries, including steel, have indicated that they will soon ask that similar funds be established for the protection of their members.

\*Bureau of Old-Age and Survivors Insurance, Analysis Division.

In planning the benefit provisions and estimating the probable disbursements of an industry health and retirement fund, the age distribution of the workers employed in the industry will need to be considered. Some indication of the extent of industry differences in age composition is provided by tabulations of sample data derived from the wage records maintained by the Social Security Administration under old-age and survivors insurance. The most recent year for which such tabulated data are now available is 1944.

The industry data for 1944 have been obtained from a 1-percent sample of all workers receiving wages in that year in employments covered by the insurance system.<sup>1</sup> Each worker in the sample was classified in the

industry group, or one of the industry groups, in which he worked in his last calendar quarter with wage credits in 1944, as indicated by employer reports of taxable wage payments. Industry groups were determined on the basis of industry information obtained from employers between the fall of 1942 and the spring of 1945. In the tabulations, each worker has been classified in only one industry group even though he may have worked in more than one during the year. Usually, the industry group indicated represents the worker's last covered employment in 1944.

The basic punch cards contain industry codes permitting a much more detailed grouping by industry than that shown in the tables accompany-

certain exceptions. The major exclusions are self-employment, agricultural labor, domestic service in a private home, employment by the Federal Government or a State or local government, railroad employment, employment in certain types of nonprofit organizations, family employment, and casual employment not in the course of the employer's trade or business.

<sup>1</sup>Covered employment includes any services performed by a worker for an employer within the United States, including Alaska and Hawaii, or on or in connection with an American vessel, with



Table 1.—Percentage distribution of men with wage credits in 1944 under old-age and survivors insurance, by age<sup>1</sup> group for each industry

Industrial classification <sup>2</sup>	Number <sup>3</sup> (in thousands)	Percentage distribution													Median age	Third-quar- tile age
		Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 and over			
Total	28,072	100.0	12.8	7.0	9.7	11.8	11.9	11.5	9.9	8.7	7.1	5.1	4.5	38.6	50.2	
Mining	1,043	100.0	5.3	6.5	10.1	13.3	13.5	12.3	11.1	10.5	8.8	5.5	3.2	40.5	51.4	
10 Metal mining	127	100.0	4.8	6.4	12.0	14.7	14.1	12.2	10.5	9.4	8.7	4.9	2.4	39.3	50.2	
11 Anthracite mining	92	100.0	1.8	1.7	7.7	10.5	15.2	11.1	10.5	16.1	12.8	4.7	4.7	46.0	55.2	
12 Bituminous mining	459	100.0	3.8	6.7	10.2	13.6	12.8	11.8	11.2	10.6	10.0	5.8	3.4	41.2	52.3	
13 Crude-petroleum and natural-gas production	240	100.0	8.7	7.2	10.1	14.1	13.8	14.0	11.3	9.3	5.6	3.9	2.0	38.6	48.2	
14 Nonmetallic mining and quarrying	95	100.0	8.8	8.3	9.1	10.9	14.0	11.6	10.8	9.3	6.8	6.1	4.3	39.6	50.8	
Contract construction	1,536	100.0	8.4	6.4	8.5	10.7	12.7	13.1	11.4	10.2	8.5	5.8	4.3	41.3	51.9	
15 Building construction, general contractors	485	100.0	8.1	6.1	6.9	9.9	11.6	11.3	11.5	12.3	10.1	7.2	5.0	43.3	53.9	
16 General contractors, other than building	424	100.0	11.0	8.3	10.1	12.5	12.8	13.2	10.3	8.2	6.2	4.1	3.3	38.2	48.5	
17 Construction—special-trade contractors	627	100.0	6.9	5.2	8.6	10.2	13.5	14.4	12.2	9.9	8.9	5.9	4.5	42.0	52.1	
Manufacturing	13,921	100.0	10.0	7.5	10.9	12.8	12.4	11.4	9.8	8.8	7.2	5.1	4.2	38.6	50.2	
19 Ordnance and accessories	349	100.0	6.3	8.6	13.3	15.3	12.6	11.8	9.6	9.3	6.1	4.5	2.7	37.6	48.7	
20 Food and kindred products	1,555	100.0	18.3	10.0	10.1	10.8	11.1	10.0	8.3	7.2	5.8	4.4	4.0	35.4	47.8	
21 Tobacco manufacturers	41	100.0	13.4	5.5	7.3	8.3	10.3	12.8	9.1	11.1	10.1	6.3	5.8	42.0	53.8	
22 Textile-mill products	773	100.0	11.7	6.7	8.7	11.2	11.6	11.0	9.4	8.9	7.9	6.5	6.3	40.0	52.5	
23 Apparel and other finished products made from fabrics and similar materials	324	100.0	15.2	5.2	5.5	7.8	8.8	9.3	10.8	11.3	11.1	8.6	6.4	44.1	55.5	
24 Lumber and timber basic products	772	100.0	11.7	9.1	10.2	11.6	10.9	11.0	9.1	8.4	7.7	5.8	4.5	38.4	50.8	
25 Furniture and finished lumber products	404	100.0	13.3	6.9	7.5	10.0	10.5	10.4	8.8	10.3	8.4	6.9	7.0	40.9	53.7	
26 Paper and allied products	327	100.0	14.3	6.3	9.0	10.5	13.3	11.3	9.4	8.6	6.7	5.2	5.5	38.7	50.5	
27 Printing, publishing, and allied industries	420	100.0	17.6	3.7	5.3	9.6	12.5	12.2	10.4	9.2	7.3	5.5	6.7	40.5	52.0	
28 Chemicals and allied products	688	100.0	7.1	7.1	11.0	14.3	13.3	12.3	10.5	9.1	7.1	4.7	3.6	39.0	49.7	
29 Products of petroleum and coal	220	100.0	6.4	5.8	9.3	13.3	14.1	14.9	12.8	10.3	6.5	4.3	2.0	40.3	49.3	
30 Rubber products	184	100.0	10.4	7.5	12.1	12.6	12.8	11.7	9.4	8.7	7.3	4.5	3.1	37.9	49.2	
31 Leather and leather products	198	100.0	13.4	4.9	6.6	8.3	10.5	10.1	10.5	11.0	9.0	8.6	7.1	43.1	54.9	
32 Stone, clay, and glass products	370	100.0	13.2	7.0	9.0	10.7	10.0	11.3	9.9	9.3	8.0	6.2	5.3	40.1	52.1	
33 Iron and steel and their products	1,635	100.0	7.5	6.2	10.5	12.9	12.8	11.9	10.2	10.0	8.3	5.7	4.0	40.1	51.5	
34 Transportation equipment (except automobiles)	2,661	100.0	5.5	8.4	14.6	16.0	13.6	12.0	10.0	7.7	5.7	3.8	2.6	37.0	47.4	
35 Nonferrous metals and their products	444	100.0	7.4	7.5	11.6	13.3	13.1	11.2	10.1	9.6	7.2	4.8	4.1	38.9	50.4	
36 Electrical machinery	664	100.0	9.3	7.5	12.1	14.6	13.6	11.3	9.2	8.4	7.2	3.9	3.0	37.4	48.6	
37 Machinery (except electrical)	1,240	100.0	7.6	3.7	11.1	12.7	12.5	11.5	9.8	9.2	8.0	5.8	5.0	39.8	51.6	
38 Automobiles and automobile equipment	322	100.0	5.6	6.5	10.7	13.7	13.9	13.2	11.4	10.2	7.5	4.7	2.8	39.9	50.1	
39 Miscellaneous manufacturing industries	330	100.0	11.6	7.2	9.9	12.1	11.7	10.6	10.2	8.3	7.8	5.6	4.9	38.9	51.0	
Transportation, communication, and other public utilities	1,954	100.0	8.5	9.8	11.7	13.4	13.7	12.9	10.0	7.8	5.7	3.7	2.9	37.4	47.5	
41 Local railways and bus lines	166	100.0	2.9	4.6	10.3	14.5	13.9	13.1	11.9	9.6	7.5	4.7	6.8	41.4	51.9	
42 Trucking and warehousing for hire	619	100.0	11.6	10.5	13.7	15.4	13.5	11.9	8.8	5.8	4.1	2.9	1.9	34.6	44.4	
43 Other transportation, except water transportation	240	100.0	4.6	10.6	16.1	17.0	15.8	13.5	8.6	6.4	3.9	2.1	1.3	35.5	44.0	
44 Water transportation	274	100.0	15.3	19.6	13.4	11.9	9.4	8.4	7.2	6.0	4.0	2.8	2.1	30.7	43.3	
45 Services allied to transportation, not elsewhere classified	202	100.0	8.1	11.7	12.2	13.3	11.9	12.4	9.7	7.6	5.7	4.1	3.4	37.0	47.8	
46 Communication: telephone, telegraph, and related services	123	100.0	4.6	3.9	7.0	7.8	18.1	18.5	13.9	10.7	8.0	5.4	2.0	42.3	50.5	
48 Utilities: electric and gas	306	100.0	4.1	3.3	5.8	10.1	15.7	16.5	13.4	12.2	9.1	5.7	4.0	43.3	52.5	
Other	24	100.0	5.6	2.6	5.6	7.4	8.2	14.3	14.3	11.7	13.4	8.2	8.7	47.3	56.9	
Wholesale and retail trade	5,803	100.0	21.1	6.0	7.8	10.1	10.5	10.8	9.4	8.0	6.6	4.8	4.8	37.4	49.6	
50 Full-service and limited-function wholesalers	1,006	100.0	14.6	6.5	9.3	10.8	11.5	11.7	10.0	8.6	7.0	5.1	4.8	38.8	50.3	
51 Wholesale distributors, other than full-service and limited-function wholesalers	923	100.0	9.2	6.4	9.2	12.9	13.2	13.3	11.0	9.4	7.2	4.5	3.8	39.7	49.9	
52 Wholesale and retail trade combined, not elsewhere classified	307	100.0	12.0	6.7	7.4	9.8	10.4	11.9	9.4	8.9	8.7	7.3	7.5	41.6	54.1	
53 Retail general merchandise	455	100.0	33.5	5.4	5.5	6.8	8.9	8.8	7.1	5.9	6.2	5.6	6.2	34.1	49.2	
54 Retail food and liquor stores	827	100.0	37.0	5.0	6.3	8.6	8.5	8.3	7.8	6.2	4.8	3.6	3.8	31.0	45.8	
55 Retail automotive	330	100.0	15.8	7.6	11.0	15.3	12.5	12.8	9.5	6.9	3.7	2.6	2.4	35.2	45.0	
56 Retail apparel and accessories	222	100.0	29.1	4.6	5.4	7.6	9.5	8.4	7.5	8.6	7.1	6.0	6.3	36.8	51.7	
57 Retail trade, not elsewhere classified	798	100.0	24.4	5.6	7.0	9.5	9.6	10.2	9.4	7.6	6.5	4.7	5.5	36.8	49.6	
58 Eating and drinking places	760	100.0	16.7	5.3	6.5	8.4	9.5	11.2	11.2	10.1	8.9	6.3	5.9	41.6	53.0	
59 Retail filling stations	185	100.0	32.1	9.9	12.5	10.6	9.9	8.4	5.2	4.1	2.9	2.2	2.2	28.2	40.0	
Finance, insurance, and real estate	821	100.0	4.4	3.0	4.3	8.1	11.8	13.7	13.4	11.9	10.4	8.3	10.7	46.7	57.1	
60 Banks and trust companies	165	100.0	3.6	1.7	3.8	6.6	12.2	15.2	14.0	11.8	9.5	7.9	13.7	47.5	58.2	
63 Insurance carriers	201	100.0	2.7	3.3	4.9	12.8	16.6	15.5	14.7	11.7	8.5	4.9	4.4	43.1	51.9	
64 Insurance agents, brokers, and services	30	100.0	6.1	1.7	5.4	10.8	12.9	15.3	9.8	11.2	9.2	8.8	8.8	44.3	55.9	
65 Real estate	318	100.0	6.5	2.9	3.6	5.4	7.5	11.8	12.6	13.1	12.5	11.2	13.7	50.2	60.0	
Other	107	100.0	5.0	4.5	5.8	8.5	13.7	13.6	13.1	9.6	9.8	6.7	9.7	44.6	56.6	
Service industries	2,160	100.0	23.0	5.8	7.2	9.6	9.8	10.1	9.2	7.7	6.8	4.9	5.7	37.2	50.1	
70 Hotels, rooming houses, camps, and other lodging places	305	100.0	18.5	5.8	5.3	6.2	7.3	9.7	9.4	9.6	10.1	8.0	10.0	43.5	56.6	
72 Personal services	408	100.0	18.0	5.6	7.8	10.6	10.6	11.6	10.0	8.3	6.8	5.1	5.7	38.8	50.5	
73 Business services, not elsewhere classified	266	100.0	12.7	6.4	8.7	12.1	12.9	11.5	9.9	8.4	6.8	5.2	5.4	38.9	50.5	
75 Automobile repair services and garages	174	100.0	18.0	8.7	11.6	15.3	10.8	12.0	9.3	5.2	4.0	2.3	2.8	33.8	44.4	
76 Miscellaneous repair services and hand trades	105	100.0	14.9	4.7	10.0	12.5	12.8	11.0	8.5	7.5	6.4	4.7	4.1	36.9	48.6	
78 Motion pictures	199	100.0	39.6	4.1	5.6	7.2	8.1	7.4	7.6	7.0	5.5	3.5	4.3	30.5	47.0	
79 Amusement and recreation and related services, not elsewhere classified	355	100.0	49.0	4.4	4.7	5.5	5.7	6.9	6.8	5.5	4.5	3.1	3.6	21.1	44.0	
80 Medical and other health services	42	100.0	12.5	5.9	6.1	11.3	11.3	10.1	11.1	7.6	9.8	7.6	6.6	41.5	54.4	
86 Nonprofit membership organizations and institutions	164	100.0	7.0	4.6	5.9	9.7	12.1	10.4	12.4	11.4	11.2	6.0	9.3	45.2	55.7	
Other	142	100.0	12.4	8.3	9.5	12.8	13.6	12.3	9.7	6.7	5.4	5.4	4.0	37.6	48.2	
All others	834	100.0	13.9	8.6	11.5	13.2	12.2	10.4	8.9	7.1	5.9	4.7	3.7	36.2	48.0	

<sup>1</sup> Age at birthday in 1944.<sup>2</sup> Workers are classified by the industry, or one of the industries, in which they worked in their last quarter with wage credits in 1944.<sup>3</sup> Estimated totals based on 1-percent sample data.<sup>4</sup> Represents fewer than 100 workers in the sample. Sampling variation may be large where number in sample is relatively small.



ing this article.<sup>2</sup> Moreover, they make available annual industry data showing not only number of workers but also amount of taxable wages classified by number of calendar quarters in covered employment and by annual wage-credit interval. From available punch cards it is also possible to tabulate data on number of workers in each industry by number of calendar years and quarters worked in covered employment since 1936, the cumulative amount of taxable wages received, and insurance status under the old-age and survivors insurance system. These data can be cross-classified, not only by age and industry, but also by sex, race, and State; and they can be still further classified to show the number of workers employed by only one employer, in only one industry, and in only one State. The detail with which significant break-downs can be made is limited chiefly by the size of the sample. The present article is confined to a discussion of the age distribution of workers classified by major industry group.

The data in tables 1 and 2 include persons whose period of covered employment was brief as well as those who received taxable wages in all 4 calendar quarters. For example, school children who worked only in their summer vacation, women whose employment was confined to the Christmas or Easter season, and persons who usually work in noncovered occupations but who had seasonal work in covered employment are all represented in addition to persons who regularly had covered jobs. It has been possible, however, to segregate the workers who received wage credits in all 4 quarters of the year; for the most part, they were full-time workers in covered employment. The 4-quarter workers, of course, were classified in an industry in which they worked in the fourth quarter of the year.

<sup>2</sup> In the regular annual tabulations from which the present data have been obtained, workers have been classified according to the first 2 digits of a 4-digit industry code punched in the tabulating cards. For a detailed description of the industry classifications, see Social Security Board, *Industrial Classification Code: Vol. I, Description of Industries*, 1942.

The age distributions shown by the present data are substantially affected by the large proportion of the population aged 20-35 that was in the armed forces and the unusually large number of older men and middle-aged and older women who were working in covered employment in 1944. As a result of this wartime situation the proportion both of men and of women in age groups from 20 to 34 was considerably smaller in 1944 than in 1940, while the proportions under age 20 and in age groups over 35 were comparatively large. The greatest increase was in the relative number under age 20. In 1940, only 7 percent of the men and 12 percent of the women were under 20; in 1944, the corresponding proportions were 13 and 18 percent. In the older groups the increases were largest in the ages 50-64 for men and 45-59 for women. For men the proportion aged 65 and over was also substantially larger—4.5 percent as against 2.5 percent; the corresponding proportions for women were 1.0 percent and 0.7 percent.

Another factor to be considered in analyzing these data is the large wartime expansion of some industries and the contraction of others. The age distribution of workers in an industry that has expanded rapidly is substantially affected by the age composition of the newly recruited employees; the proportion of workers in the younger age groups is likely to be unusually large. On the other hand, an industry that has not expanded or has actually contracted is likely to have employees with an unusually high average age. Since the end of the war the shifting of workers from war production to peacetime employment probably has resulted in important changes in the age distribution in some industries. These effects of expansion and contraction are also significant in peacetime, and they have important consequences for retirement systems limited to single industries.

Because of the large difference between the age distributions of men and women in covered employment, the two sex groups will be discussed separately in the following analysis, which deals first with broad industry divisions and then with the major industry groups within each division.

## Broad Industry Divisions

In the seven broad industry divisions, the men who received taxable wages in 1944 in finance, insurance, and real estate were oldest as a group (table 1). Half of them were over 47 years of age. Next oldest were the men working in mining and in contract construction; in each of these industry divisions the median age was 41. The industry divisions with the youngest median age for men—37 years—were transportation, communication, and other public utilities; wholesale and retail trade; and the service industries.

The extent to which workers in the various industry divisions were concentrated in the older age groups is indicated by the third-quartile age—the age exceeded by exactly one-fourth of the workers in the industry. Twenty-five percent of all men employed in finance, insurance, and real estate in 1944 were over age 57; the corresponding age for contract construction was 52 years and for the mining industries, 51 years. The youngest third-quartile age for men in any of the industry divisions was 48 years, shown for transportation, communication, and other public utilities.

When the major industry divisions are arrayed according to the proportion of their male employees aged 65 and over in 1944, the highest in rank are finance, insurance, and real estate with 11 percent, and the service industries with 5.7 percent. Lowest in rank are transportation, communication, and other public utilities (2.9 percent) and mining (3.2 percent). In the proportion of men at ages 55-64, however, the mining industries (14 percent) and contract construction (14 percent) rank second only to finance, insurance, and real estate (19 percent). Men in this age group were relatively fewest in transportation, communication, and other public utilities (9.4 percent) and wholesale and retail trade (11 percent). There were notably large proportions of boys under age 20 in the service industries (23 percent) and in wholesale and retail trade (21 percent); manufacturing industries had the next highest proportion (10 percent).

Half of all men with wage credits in 1944 were employed in the manu-

facturing industries. The median age of men in that industry division was 39 years; exactly a fourth of them were over age 50. Only 4.2 percent were aged 65 and over, while 12 percent were aged 55-64.

The women in each industry division in 1944 were, as would be expected, younger than the men (table 2). Women employed in the service industries had the oldest median age

in any industry division (31 years). Next oldest (30 years) were those in the manufacturing industries, in finance, insurance, and real estate, and in contract construction. The youngest median age for women (27 years) is shown for wholesale and retail trade and for mining. The third-quartile age of women ranged from 43 years in the service industries to 37 years in the mining industries.

Women aged 65 and over were relatively most numerous in the service industries (1.6 percent) and in finance, insurance, and real estate (1.5 percent), and were relatively fewest in transportation, communication, and other public utilities (0.4 percent). For the age group 55-64 the proportion was also small, ranging from 6.6 percent in the service industries to 2.6 percent in mining. On the

Table 2.—Percentage distribution of women with wage credits in 1944 under old-age and survivors insurance, by age<sup>1</sup> group for each industry

Industrial classification <sup>1</sup>	Number <sup>2</sup> (in thousands)	Percentage distribution													Median age	Third-quar- tile age
		Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 and over			
Total.....	18,224	100.0	17.9	20.4	13.9	11.5	10.4	8.6	6.6	4.7	3.1	1.8	1.0	29.2	40.5	
Mining.....	47	100.0	13.4	27.9	17.5	11.3	10.0	8.7	4.1	3.9	1.5	1.1	4.6	27.5	37.4	
Contract construction.....	100	100.0	11.4	21.7	16.0	14.2	11.8	8.3	7.3	4.0	2.9	1.6	4.8	30.3	40.0	
Manufacturing.....	8,107	100.0	13.0	22.0	15.5	12.5	11.0	9.1	6.9	4.7	2.9	1.6	4.8	29.8	40.5	
19.....	252	100.0	10.8	24.3	17.2	12.8	12.0	9.1	6.7	4.1	1.9	4.8	4.3	29.3	39.1	
20.....	916	100.0	18.8	17.7	12.2	11.1	10.2	8.8	7.1	6.3	4.1	2.4	1.3	30.6	42.8	
21.....	91	100.0	8.4	17.6	15.0	14.2	14.1	10.8	9.1	5.4	3.3	1.2	1.0	33.2	42.7	
22.....	832	100.0	12.3	17.7	14.1	12.9	13.1	10.0	8.1	5.4	3.3	2.7	1.1	32.3	42.5	
23.....	1,086	100.0	11.3	16.1	12.8	12.5	11.4	10.7	9.4	6.7	4.9	2.9	1.3	34.0	45.1	
24.....	68	100.0	15.1	19.4	17.1	16.9	11.1	9.3	4.1	3.4	1.5	1.4	4.6	29.6	37.9	
25.....	186	100.0	15.1	23.3	14.3	11.5	11.6	9.3	6.3	4.2	2.6	1.2	4.6	29.0	39.6	
26.....	199	100.0	17.4	21.7	14.1	11.3	10.2	10.1	6.5	4.3	2.6	1.0	4.8	28.9	40.2	
27.....	279	100.0	16.6	19.5	12.3	9.5	11.4	10.5	7.2	6.2	3.3	1.9	1.6	30.9	42.7	
28.....	317	100.0	12.0	23.0	17.3	12.7	10.7	9.8	6.3	3.6	2.2	1.5	4.8	29.3	39.6	
30.....	138	100.0	13.0	23.2	17.5	12.9	10.8	8.2	6.6	4.0	2.2	1.1	4.4	29.0	38.9	
31.....	250	100.0	15.3	17.3	11.7	11.5	10.6	10.8	8.8	5.8	4.3	2.4	1.4	32.4	43.9	
32.....	147	100.0	17.3	24.0	14.5	12.3	10.1	8.2	5.7	3.7	2.4	1.0	4.7	28.0	38.4	
33.....	510	100.0	11.6	25.6	17.3	13.3	10.9	8.3	6.3	3.6	1.8	4.7	5.5	28.7	38.3	
34.....	1,065	100.0	8.7	27.2	19.3	14.6	11.1	8.0	5.6	3.4	1.5	4.6	4.2	28.7	37.4	
35.....	169	100.0	11.4	26.3	16.5	12.6	11.0	9.0	5.9	3.6	1.6	1.6	4.4	28.7	38.7	
36.....	680	100.0	14.1	26.9	17.2	12.0	9.8	8.2	5.2	3.3	2.0	1.1	4.3	27.6	37.5	
37.....	411	100.0	11.9	26.5	18.0	12.5	10.6	7.8	6.1	3.5	1.9	4.8	4.3	28.2	37.9	
38.....	130	100.0	9.9	26.8	19.5	13.3	11.1	8.5	5.6	2.7	1.8	4.6	4.2	28.4	37.5	
Other.....	381	100.0	14.6	24.1	16.5	11.5	9.3	8.2	6.3	4.7	2.6	1.6	4.8	28.5	39.5	
Transportation, communication, and other public utilities.....	653	100.0	18.2	25.3	12.9	10.3	11.4	8.5	5.8	3.6	2.4	1.3	4.4	27.6	38.7	
42.....	69	100.0	14.8	23.3	15.9	11.8	10.9	8.9	5.7	3.5	3.2	1.7	4.3	28.7	39.2	
43.....	55	100.0	12.5	27.3	19.3	12.9	11.2	7.5	3.7	3.2	1.5	4.7	4.2	27.7	36.3	
46.....	388	100.0	21.1	25.3	10.6	9.3	11.9	8.9	5.8	3.7	2.0	4.9	4.4	26.7	38.6	
48.....	73	100.0	14.4	26.5	14.1	11.7	10.4	7.8	5.4	3.5	4.0	1.9	4.3	28.2	39.0	
Other.....	68	100.0	13.4	24.0	16.4	11.1	10.5	7.6	7.4	4.0	2.6	2.4	4.6	28.8	39.9	
Wholesale and retail trade.....	5,826	100.0	26.2	18.1	12.0	10.3	9.2	7.7	6.0	4.6	3.1	1.9	1.0	27.4	39.6	
50.....	514	100.0	16.2	21.3	14.3	12.2	11.6	9.1	5.8	4.3	3.0	1.3	4.7	29.4	39.7	
51.....	428	100.0	13.7	24.4	16.8	11.9	10.7	7.9	6.2	4.3	2.1	1.2	4.8	28.5	38.8	
52.....	63	100.0	18.9	20.7	16.4	9.0	9.2	9.0	6.4	4.3	3.8	1.6	4.8	28.2	40.5	
53.....	1,810	100.0	37.2	16.5	9.4	7.9	7.1	6.3	5.4	4.2	3.0	1.9	1.1	23.9	37.8	
54.....	564	100.0	27.4	16.7	11.8	11.8	9.9	7.9	6.0	4.0	2.6	1.3	4.6	27.5	38.7	
55.....	54	100.0	15.0	24.1	15.9	11.9	10.8	8.5	6.6	4.2	4.8	1.5	4.5	28.5	38.8	
56.....	559	100.0	22.6	14.8	9.7	9.6	9.5	9.8	8.3	6.6	4.9	2.6	1.7	31.5	44.5	
57.....	594	100.0	28.1	18.8	11.6	9.9	9.1	7.8	5.1	3.9	2.7	1.9	1.2	26.4	38.7	
58.....	1,221	100.0	19.4	18.4	14.0	12.2	10.4	7.8	6.1	5.1	3.2	2.2	1.0	29.3	40.3	
59.....	19	100.0	14.8	28.4	15.8	13.7	12.0	4.4	4.9	1.6	2.7	1.6	0	27.2	35.9	
Finance, insurance, and real estate.....	847	100.0	15.7	22.5	12.9	9.7	10.3	9.2	6.9	5.6	3.5	2.3	1.5	29.6	42.1	
60.....	218	100.0	18.8	28.4	12.5	8.3	9.5	8.3	5.7	4.2	2.3	1.4	4.6	26.1	38.7	
63.....	225	100.0	20.1	26.0	15.0	10.0	8.7	7.4	5.2	4.2	1.7	1.0	4.7	26.3	37.2	
64.....	73	100.0	17.1	22.8	14.6	10.7	11.0	11.4	4.6	3.5	1.7	1.3	1.4	28.5	39.5	
65.....	192	100.0	7.8	10.1	10.0	9.7	11.7	11.7	11.5	10.7	7.8	5.5	3.6	40.3	51.2	
Other.....	139	100.0	13.5	24.3	13.3	10.6	12.2	9.2	6.5	4.4	3.0	1.8	1.3	29.6	40.6	
Service industries.....	2,172	100.0	16.0	17.6	13.7	12.0	10.5	9.2	7.4	5.4	4.2	2.4	1.6	31.1	42.8	
70.....	434	100.0	14.1	14.4	11.8	10.7	9.9	11.0	8.8	6.6	6.5	3.6	2.5	34.5	46.7	
72.....	785	100.0	16.7	17.2	14.6	13.2	10.3	8.6	7.1	5.0	3.7	2.1	1.3	30.6	41.7	
73.....	204	100.0	15.1	21.8	14.9	11.5	11.3	10.3	5.6	4.6	2.8	1.3	4.8	29.4	40.1	
78.....	132	100.0	39.8	16.2	9.9	7.8	7.2	6.3	4.4	3.6	1.9	1.7	1.2	23.2	35.9	
79.....	87	100.0	19.5	15.0	12.8	13.2	10.0	7.8	8.3	5.9	3.5	3.0	1.1	31.0	42.9	
80.....	246	100.0	9.4	20.1	14.0	12.3	12.5	8.2	8.2	5.9	4.9	2.5	2.0	32.6	44.1	
86.....	92	100.0	6.2	15.7	13.3	13.7	11.9	11.7	10.0	6.3	5.7	3.3	2.1	35.5	46.2	
Other.....	192	100.0	13.1	22.4	15.7	11.0	10.5	9.7	7.0	5.0	3.2	1.5	1.0	29.6	41.2	
All others.....	472	100.0	15.8	23.0	14.1	11.6	10.9	8.3	6.6	4.3	2.7	1.7	4.9	29.0	39.9	

<sup>1</sup> Age at birthday in 1944.

<sup>2</sup> Workers are classified by the industry, or one of the industries, in which they worked in their last quarter with wage credits in 1944.

<sup>3</sup> Estimated totals based on 1-percent sample data.

<sup>4</sup> Represents fewer than 100 workers in the sample. Sampling variation may be large where number in sample is relatively small.

other hand, the relative number of workers under age 20 was much larger for women than for men. Of the women working in wholesale and retail trade, 26 percent were under age 20; in transportation, communication, and other public utilities, 18 percent; and in finance, insurance, and real estate and also in the service industries, 16 percent.

In the manufacturing industries, which accounted for 45 percent of all women in covered employment in 1944, the median age of women was 30 years; and exactly three-fourths of all women in that industry division were under age 41. Only 0.8 percent were aged 65 and over, and 4.5 percent were aged 55-64. Thirteen percent were under age 20.

In every industry division and for each sex, workers with wage credits in all 4 quarters of 1944 were on the average somewhat older than all workers receiving taxable wages during the year. In the service industries the median age of men 4-quarter workers was 5 years older than that of all men with wage credits in those industries in 1944. In finance, insurance, and real estate the corresponding difference in median age was only 1 year, but in most of the other industry divisions it was 2 or 3 years. In manufacturing the median age of men 4-quarter workers was 41 years, as compared with 39 years for all men with wage credits in that industry division.

The third-quartile age of men was also higher for the 4-quarter workers than for all men in each industry division except finance, insurance, and real estate, but the difference was smaller than in the case of the median ages. The largest difference is shown for the service industries, where the third-quartile age of men 4-quarter workers was 53 years as against 50 years for all men. In none of the other industry divisions was the difference more than 2 years.

For women, the median age of 4-quarter workers, which ranged from 34 years in the service industries to 29 years in mining, was more than 2 years older than the median age of all women workers only in wholesale and retail trade (31 years as against 27) and in the service industries (34 years as against 31). The third-

quartile age of women 4-quarter workers ranged from 45 years in the service industries to 40 years in mining and in transportation, communication, and other public utilities. Only in contract construction and in wholesale and retail trade was the third-quartile age of women 4-quarter workers more than 2 years older than that of all women workers.

The difference in median age between 4-quarter workers and all workers is largely accounted for by the much smaller proportion of young persons among the 4-quarter workers. In wholesale and retail trade, only 9.9 percent of the men 4-quarter workers and 17 percent of the women 4-quarter workers were under age 20, as compared with 21 and 26 percent, respectively, of all men and women with wage credits in this industry division in 1944. In the seven major industry divisions the proportions of all workers and of 4-quarter workers who were under age 20 in 1944 were as follows:

Industry division	Men		Women	
	All workers	4-quarter workers	All workers	4-quarter workers
Total.....	12.8	5.5	17.9	12.0
Mining.....	5.3	2.0	13.4	7.2
Contract construction.....	8.4	3.4	11.4	7.8
Manufacturing.....	10.0	4.4	13.0	9.6
Transportation, communication, and other public utilities.....	8.5	3.0	18.2	14.1
Wholesale and retail trade.....	21.1	9.9	26.2	17.1
Finance, insurance, and real estate.....	4.4	1.5	15.7	12.3
Service industries.....	23.0	9.3	16.0	9.1

These differences are, of course, explained chiefly by the large number of boys and girls who work only during school vacations or who enter the labor market as regular workers after the school term has ended in June. For men, the differences may also reflect the entrance of young men into the armed forces.

At the other end of the age distribution, the proportion of men aged 65 and over was also slightly smaller among 4-quarter workers than among all men, except in the service industries and in wholesale and retail trade, where it was slightly larger. A somewhat similar situation is shown for women. For both men and women,

the proportion aged 55-64 was larger for the 4-quarter workers than for all workers in each industry division.

In general, the data for the seven broad industry divisions show that men employed in 1944 in finance, insurance, and real estate were older—with respect to the proportion over age 65, the proportion approaching that age, and the proportion under age 20—than in any other industry division. The service industries and wholesale and retail trade also had comparatively large proportions of men over age 65, but the relative numbers under age 20 were much higher in these industry divisions than in any others. Mining and contract construction were alike in the fact that, while the proportion of men aged 65 and over was not exceptionally large, the proportion in the age group 55-64 was higher than in most other industry divisions. Relatively fewer men were under age 20 in mining, however, than in contract construction. In transportation, communication, and other public utilities, there was a relatively heavy concentration of men in ages 20-44. In the manufacturing division, except for a somewhat smaller proportion under age 20, the age distribution of men was similar to that for all men with wage credits in 1944.

Women workers in 1944 were heavily concentrated in the ages under 25 in every industry division, particularly in wholesale and retail trade and in transportation, communication, and other public utilities. In no industry division was the proportion of women aged 50 and over larger than 14 percent; by contrast, in no industry division were fewer than 20 percent of the men over that age. The highest proportions of women over age 50 were shown for the service industries (14 percent) and for finance, insurance, and real estate (13 percent). In transportation, communication, and other public utilities, as well as in wholesale and retail trade, the percentages of women under age 20 were relatively high.

### Major Industry Groups

When the broad industry divisions are broken down into major industry groups, however, wide differences in

age composition are found in each division. An even more detailed classification by industry would undoubtedly reveal still further variations within each industry group. Nevertheless, the available data suggest the variety of situations that will be faced if industry health, welfare, and retirement plans are widely adopted. Typical of these differences are the age distributions shown in charts 1 and 2 for 4-quarter workers in a few selected industries.

### Men Workers

**Mining.**—In mining in 1944, men working in the anthracite industry had the oldest average age; half of them were over age 46, and a fourth were over age 55. Next oldest as a group were men in the bituminous industry; their median age was 41 years and their third-quartile age, 52. In this industry division, the industry groups with the youngest employees were crude-petroleum and natural-gas production and metal mining; the median age of men in each of these industry groups was 39, and the third-quartile ages were 48 and 50, respectively. The proportion of men aged 65 and over was highest for anthracite mining (4.7 percent) and non-metallic mining and quarrying (4.3 percent) and lowest for crude-petroleum and natural-gas production (2.0 percent).

**Contract construction.**—The median ages of men in this industry ranged from 38 years for employees of general contractors, other than building, to 43 years for workers employed by general contractors in building construction. The corresponding third-quartile ages were 48 and 54. The men employed by general-trade contractors were only slightly younger as a group than those working for general building contractors.

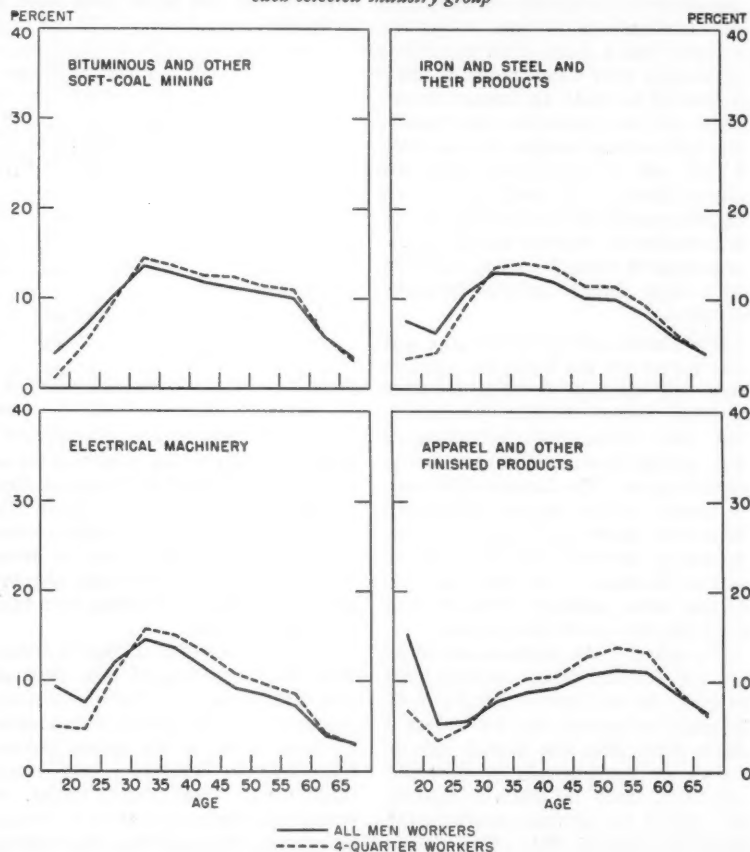
**Manufacturing.**—Among manufacturing industries in 1944, the industry groups whose male employees had the oldest average ages were apparel and other finished products made from fabrics, and leather and leather products. In these respective industry groups the median ages of men were 44 and 43 years, and the third-quartile ages were 56 and 55 years. Other

manufacturing industry groups with relatively high median ages for men were tobacco manufacturing (42 years); furniture and finished lumber products (41 years); and printing, publishing, and allied trades (41 years). The youngest median ages in manufacturing are shown for men in food and kindred products (35 years); transportation equipment, except automobile (37 years); and electrical machinery (37 years). The third-quartile ages for these industry groups were 48, 47, and 49 years, respectively. The proportion of men aged 65 and over ranged from 7.1 percent in establishments making leather and leather products to only 2.0 percent for manufacturers of petroleum and coal products.

**Transportation, communication, and other public utilities.**—The men employed in the transportation in-

dustries were generally a relatively young group. In water transportation the median age of men was 31 years and the third-quartile age, 43; in trucking and warehousing for hire the corresponding ages were 35 and 44 years. An exception, however, were the men employed by local railways and bus lines, who had a median age of 41 years and a third-quartile age of 52. The industry group in this division with the oldest men employees was electric and gas utilities—median age, 43; third-quartile age, 53. Next oldest were the men employed in the communication industries; their median age was 42 years and their third-quartile age, 51. The proportion of men over 65 was as low as 1.3 percent in "other transportation" (air transportation, taxicabs, interurban and interstate bus lines, and so forth) and as high as 6.8 for local railways and bus lines.

Chart 1.—Percentage distribution of men workers with wage credits in 1944, by age for each selected industry group





**Wholesale and retail trade.**—Half of the men employed in retail filling stations in 1944 were under 28 years of age; three-fourths of them were not yet 40 years of age. The men employed in retail food and liquor stores were also relatively young—half of them under age 31 and three-fourths under age 46. On the other hand, as compared with employees in other industry groups in this division, men working for establishments engaged in both wholesale and retail trade and those employed in eating and drinking places were relatively old; the median age of men in each of these industry groups was 42 and the third-quartile ages were 54 and 53, respectively. The proportion of men over 65 ranged from 2.2 percent for retail filling stations to 7.5 percent for establishments doing a combined wholesale and retail business.

**Finance, insurance, and real estate.**—Men employed in finance, insurance, and real estate were, on the average, older than those in any other division. By industry group their median age was as low as 43 years (insurance carriers) and as high as 50 years (real estate). A fourth of the men employed in real estate were over age 60; the corresponding third-quartile age for insurance carriers was 52 years. As many as 14 percent of the employees of banks and trust companies and real estate were over age 65, but for insurance carriers only 4 percent were over age 65.

**Service industries.**—The youngest median age for any industry group is found in the service industries. Half of the men in amusement and recreation and related services in

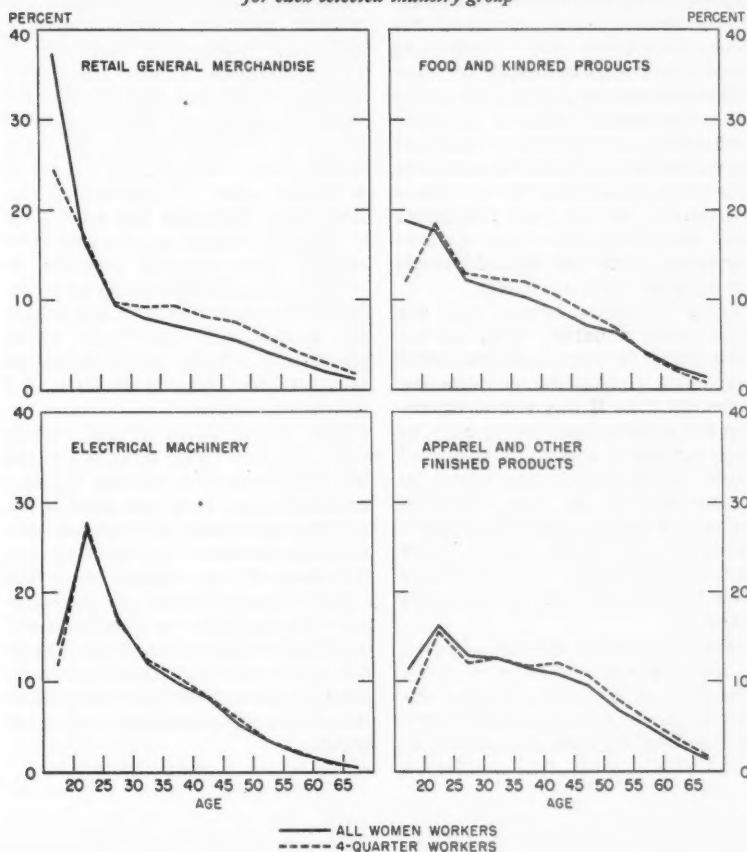
1944 were under age 21.\* The median for motion picture establishments was also low—only 30 years—but it was as high as 45 years for nonprofit membership organizations and 44 years for hotels, rooming houses, camps, and other lodging places. Third-quartile ages ranged from 44 years in the amusement and recreation industry and in automobile repair services and garages to 57 years for hotels, rooming houses, and the like. In this latter industry group, 10 percent of the men in 1944 were aged 65 and over, but in automobile repair services and garages only 2.8 percent were that age.

### Women Workers

Because of the heavy concentration of women workers in manufacturing industries, wholesale and retail trade, and the service industries, the discussion of the age distribution of women by major industry group will be confined to these three industry divisions.

**Manufacturing industries.**—The median age of women in manufacturing industries was 30 years or more in only seven industry groups: apparel and other finished products made from fabrics (34 years); tobacco manufacturing (33 years); leather and leather products (32 years); textile-mill products (32 years); printing, publishing, and allied industries (31 years); food and kindred products (31 years); and lumber and timber basic products (30 years). The youngest median age—28 years—is shown for four industries: stone, clay, and glass products; electrical machinery; machinery, except electrical; and automobiles and automobile equipment. The third-quartile age of women was highest in establishments manufacturing apparel and other finished products from fabrics (45 years) and leather and leather products (44 years). It was lowest (37 years) in establishments manufacturing transportation equipment, except automobiles; electrical machinery; and automobiles and automobile equipment. In no manufacturing industry group was the proportion of women aged 65 and over as high as 2 percent; but the proportion aged 55–64 was as high as 7.8

Chart 2.—Percentage distribution of women workers with wage credits in 1944, by age for each selected industry group



percent in apparel and other finished products from fabrics, 6.7 percent in leather and leather products, and 6.5 in food and kindred products. The proportion of women under age 20 ranged from 19 percent in food and kindred products to 8.4 percent in tobacco manufacturing and 8.7 percent in transportation equipment, except automobiles.

**Wholesale and retail trade.**—In this industry division, the median age of women employed in 1944 was highest (32 years) in retail establishments selling apparel and accessories, and lowest (24 and 26 years, respectively) in retail general merchandise establishments, which include limited-price variety stores and mail-order houses, and in retail trade, not elsewhere classified. In all other industry groups in this division the median age was 27, 28, or 29 years. The third-quartile ages ranged from 45 years in retail apparel and accessories to 38 in retail general merchandise and 36 in retail filling stations. In wholesale and retail trade, as in manufacturing, the proportion of women aged 65 and over was less than 2 percent in every industry group; the proportion aged 55-64 was 5 percent or more only in retail apparel and accessories (7.5 percent), eating and drinking places (5.4 percent), and wholesale and retail trade combined (5.4 percent). The proportion under age 20 was as high as 37 percent in retail general merchandise, 28 percent in retail trade, not elsewhere classified, and 27 percent in retail food and liquor stores.

**Service industries.**—Among the service industries, the industry groups with the oldest median age (35 years) for women employees in 1944 were hotels, rooming houses, camps, and other lodging places and nonprofit membership organizations. These two industry groups had the oldest third-quartile ages in this industry division—47 and 46 years, respectively. The youngest median age (23 years) and also the youngest third-quartile age (36 years) were in the

motion picture industry. Two percent or more of the women were aged 65 and over in three of the service industries—hotels, rooming houses, and other lodging places (2.5 percent); medical and other health services (2.0 percent); and nonprofit membership organizations (2.1 percent). The proportion aged 55-64 was as high as 10 percent in hotels, rooming houses, and other lodging places, while as many as 40 percent of the women in the motion picture industry, which includes theatres as well as studios, were under age 20.

### Conclusions

It is apparent that the age distribution of workers in individual industries differs substantially from that of all workers in covered employment. Workers in some industries are comparatively young, either because the industry has recently been expanding and recruiting new workers or because the industry characteristically requires employees with youth and vigor, can use inexperienced and unskilled workers, or pays too low wages to attract mature workers. In these industries the incidence of disabling illness, old age, and death is undoubtedly less than average. For an industry health, welfare, and retirement fund operating under such circumstances the immediate cost of benefits will tend to be relatively low.

Other industries, however, are not so favorably situated. They are industries that for one reason or another have been contracting or have experienced little if any recent expansion and so have been taking on relatively few young workers; or they need mostly highly skilled, experienced, or mature workers. In these industries the rate of sickness, disability, superannuation, and death will be higher than average and as a result immediate benefit costs will be relatively heavy.

With the passage of time, however, an industry may lose its short-range advantage of low cost. In some industries in which the product or service is subject to wide fluctuations in

demand, the shift from low to high-cost conditions may occur in only a few years.

The industry data also suggest problems of another sort. In practically every industry, women are younger, as a group, than men; moreover, their length of service is probably relatively brief. Women therefore present a special case, with respect to the types of protection they most need and also the kind of eligibility requirements and benefit formula best adapted to their particular employment and earnings characteristics. Because of the wide differences among industries in the proportions of workers who are women, the urgency of giving consideration to their special interests will undoubtedly be felt in varying degrees by those who plan industry welfare funds.

Two more industry characteristics that will affect the extent of protection provided by industry welfare and retirement funds are seasonality and worker mobility. Some industries add large numbers of employees in the rush seasons; at other times these workers either find jobs in other industries, withdraw from the labor force, or are unemployed. In practically every industry, also, there is a sizable inflow of workers coming from other industries and an outflow of workers leaving to take jobs elsewhere. These factors combine to create a considerable group of workers whose attachment to the industry is relatively brief and whose status will call for special attention in plans for industry welfare and retirement funds.

The extent of these and similar problems and their significance for the operation of a health, welfare, and retirement fund will need to be carefully appraised for each industry establishing such a fund. Many of the statistical data needed to provide a factual basis for such an appraisal now are available, or can be made available, in tabulations derived from the wage and employment records maintained since 1936 under the Federal old-age and survivors insurance system.

## Employment Security

### Unemployment Claims and Benefits

#### State Programs

Claims for State unemployment insurance rose during January, largely because of seasonal factors—post-Christmas reductions in employment, lay-offs in construction and other outdoor industries, and widespread shut-downs for inventory (table 1). Continued claims showed a greater relative increase during January (19 percent) than did initial claims (11 percent). In December, initial claims had risen 47 percent, but continued claims only 18 percent.

Initial claims rose from 909,000 to 1,009,000 during January, while continued claims went from 4,119,000 to 4,899,000. The increase in claims paralleled the January increase from 2.1 million to 2.4 million in unemployment as estimated by the Bureau of the Census. The increase in both types of claims was a continuation of the upward trend which began in mid-November, as indicated by the following weekly number of claims filed in local offices.

Week ended—	Claims (in thousands)		
	Initial	Waiting-period	Compensable
November 16.....	137	80	756
23.....	159	84	805
30.....	148	85	738
December 7.....	213	100	862
14.....	213	104	842
21.....	186	109	824
28.....	184	90	747
January 4.....	213	101	887
11.....	277	134	1,022
18.....	235	157	973
25.....	201	146	969
February 1.....	192	133	993

Much of the weekly fluctuation was due to the difference in the number of work days in the separate weeks because of the holidays. Thus the Thanksgiving and Christmas holidays caused the compensable-claims levels to dip during the weeks ended November 30 and December 28. Compensating increases occurred in the following weeks.

The prewar experience of State unemployment insurance indicates an annual rise in claims and beneficiaries during December and Jan-

uary. In appraising the claims increases in these 2 months, however, it should be remembered that, before the turning point in the middle of November, the Nation enjoyed more than full employment. The general consensus is that unemployment was, at that time, below the level described as the irreducible minimum of frictional unemployment in peacetime. Apart from seasonal factors and comparatively less favorable conditions in single areas, unemployment in the United States as a whole still remains below this mark.

For the Nation as a whole, initial claims for January were 63 percent above the November totals (the 1946 low mark), and continued claims were 40 percent higher. January initial claims received in the North Central States (Region VIII), were two and a half times, and continued claims were nearly double, the numbers received in November. In Region XI both types of claims more than doubled. In Region II-III (Delaware, New Jersey, New York, and Pennsylvania), on the other hand, initial claims increased only 32 percent and continued claims 12 percent over the same period.

All but 7 States—Alaska, Illinois, Massachusetts, Michigan, New York, Oregon, and West Virginia—reported

more initial claims than in December. In 19 States the increase was more than 50 percent. California's increase of 42,600, the largest in the Nation, was due partly to seasonal influences. The rise of 10,600 in Texas was second largest and was attributed to seasonal lay-offs after Christmas; completion of construction jobs and a general decline in construction as a result of inclement weather and scarcity of building materials; and the filing of claims by persons who had wage credits in earlier covered employment and had returned from seasonal agricultural employment in other areas. Ohio's increase of 8,600 in initial claims resulted from lay-offs due to material shortages and seasonal lay-offs because of year-end inventories. Many of the initial claimants, however, were laid off only temporarily and returned to work during the last week of the month. The 15,300 initial claims in North Carolina were more than double the December total. This increase was due in part to the carry-over of claims for the Christmas week and normal seasonal factors but mainly to the unpaid Christmas vacation period granted to hosiery workers in the High Point area, where the volume increased tenfold. In Florida the increase of 5,400 was primarily due to the semiannual lay-offs of cigar workers in the Tampa area and to curtailed construction in the

Table 1.—Summary of unemployment insurance operations, January 1947

Item	Number or amount	Amount of change from—	
		December 1946	January 1946
Initial claims.....	1 1,009,000	+100,000	-226,000
New.....	1 707,000	+144,000	-252,000
Additional <sup>2</sup> .....	1 301,000	-44,000	+15,000
Continued claims.....	1 4,899,000	+780,000	-3,359,000
Waiting-period <sup>3</sup> .....	1 609,000	+163,000	-65,000
Compensable.....	1 4,289,000	+617,000	-3,297,000
Weeks compensated.....	4 4,170,000	+892,000	-2,944,000
Total unemployment.....	4 3,953,000	+818,000	-2,976,000
Other than total unemployment <sup>4</sup> .....	4 217,000	+74,000	+32,000
First payments.....	4 423,000	+146,000	-15,000
Exhaustions.....	4 128,000	-3,000	-60,000
Weekly average beneficiaries <sup>5</sup> .....	4 893,000	+145,000	-749,000
Benefits paid <sup>6</sup> .....	4 \$74,755,000	+\$15,385,000	-\$58,491,000
Benefits paid since first payable <sup>7</sup> .....	\$3,790,808,618		
Funds available as of Jan. 31.....	\$6,876,403,698	+\$16,364,604	+\$720,763

<sup>1</sup> Includes estimates for Georgia, Minnesota, New York, and Ohio.

<sup>2</sup> Excludes Texas, which has no provision for filing additional claims; also Maryland before April 1946, Ohio before September 1946, and Wisconsin before February 1946.

<sup>3</sup> Excludes Maryland, which has no provision for filing waiting-period claims.

<sup>4</sup> Includes estimates for the District of Columbia, Louisiana, and Nebraska; also New York for total unemployment.

<sup>5</sup> Excludes Montana, which has no provision for payment of other than total unemployment.

<sup>6</sup> Before July 1946, computed from weeks compensated in the calendar month; beginning July 1946, computed from weeks compensated in the weeks ended during the month.

<sup>7</sup> Gross; not adjusted for voided benefit checks and transfers under interstate combined wage plan.

<sup>8</sup> Net; adjusted for voided benefit checks and transfers under interstate combined wage plan.



Jacksonville area. In Tennessee the availability of new base-period wage credits was the occasion for a number of persons to file new initial claims

and accounted for part of the increase of 6,100 during the month; lay-offs in retail trade also contributed to the increase. The jump of

6,400 in Louisiana was chiefly due to seasonal influences and a heavy lay-off by a steel-products company in the New Orleans area.

Table 2.—Initial claims received in local offices, by State, January 1947

[Data reported by State agencies; corrected to Feb. 17, 1947]

Region and State	Total <sup>1</sup>				New	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total	All claimants
		December 1946	January 1947			
Total <sup>2</sup>	1,009,000	+100,000	-226,000	393,000	6.4	707,000
Region I:						
Conn.	11,147	+1,868	-9,465	4,147	3.7	7,633
Maine	6,142	+1,295	+1,257	2,711	5.1	3,655
Mass.	36,823	-2,315	+705	15,593	3.6	25,966
N. H.	3,042	+916	+698	1,241	10.5	2,257
R. I.	6,381	+1,328	-4,316	2,580	4.1	4,510
Vt.	1,032	+36	-209	431	12.9	799
Region II-III:						
Del.	2,675	+915	-130	722	10.7	2,280
N. J.	44,183	+2,307	-27,639	17,819	3.1	33,622
N. Y.	183,267	-15,307	+27,548	( <sup>3</sup> )	3.4	86,329
Pa.	78,946	+4,903	-148,137	27,119	4.0	58,141
Region IV:						
D. C.	3,003	+1,330	+1,454	984	17.1	2,893
Md.	16,089	+6,466	+1,515	6,115	7.6	11,918
N. C.	15,263	+8,270	-8,435	8,995	5.8	12,644
Va.	7,611	+3,512	+1,498	3,564	10.7	6,051
W. Va.	12,692	-2,310	-2,957	3,362	8.7	10,985
Region V:						
Ky.	7,405	+1,414	-6,226	2,301	20.7	6,017
Mich.	63,205	-33,410	-3,658	15,316	2.9	51,582
Ohio	33,782	+8,632	-4,135	( <sup>3</sup> )	3.5	27,701
Region VI:						
Ill.	51,874	-263	-15,297	21,095	4.6	30,338
Ind.	23,334	+3,391	-20,166	9,292	3.4	14,132
Wis.	12,425	+4,817	-3,126	4,753	3.5	10,237
Region VII:						
Ala.	11,112	+893	-7,848	3,103	9.4	9,412
Fla.	12,749	+5,435	-3,389	5,725	25.1	11,635
Ga.	10,128	+2,752	+762	( <sup>3</sup> )	5.4	7,776
Miss.	5,735	+2,711	+451	1,533	16.3	4,938
S. C.	5,312	+1,881	+1,834	2,392	6.8	4,467
Tenn.	14,639	+6,073	+306	5,820	8.9	12,448
Region VIII:						
Iowa	6,319	+1,830	-2,026	2,204	7.9	5,176
Minn.	10,015	+2,312	-4,216	( <sup>3</sup> )	7.0	8,438
Nebr.	3,504	+1,320	-331	1,014	9.8	2,787
N. Dak.	984	+169	-198	251	19.3	850
S. Dak.	760	+303	-19	296	23.7	701
Region IX:						
Ark.	7,740	+2,274	-2,692	2,136	28.3	6,750
Kans.	6,945	+1,798	-2,534	2,086	17.5	5,606
Mo.	31,587	+6,916	-15,921	11,344	8.8	21,568
Okl.	10,481	+3,856	-2,343	3,251	21.5	8,275
Region X:						
La.	14,060	+6,387	-1,522	3,599	7.7	11,575
N. Mex.	1,343	+531	+112	339	37.6	1,220
Tex.	21,623	+10,578	-3,126	6,215	10.2	21,623
Region XI:						
Colo.	2,770	+732	-1,322	796	31.1	2,449
Idaho	3,222	+678	+595	715	20.1	2,783
Mont.	3,057	+1,253	+259	798	16.3	2,604
Utah	3,520	+1,001	-2,569	863	11.6	2,754
Wyo.	943	+434	+271	211	20.8	813
Region XII:						
Ariz.	3,686	+1,395	-307	1,141	44.8	3,311
Calif.	148,652	+42,604	+14,886	68,327	5.3	103,350
Nev.	1,394	+517	+285	458	35.4	1,192
Oreg.	17,485	-5,798	-5,905	5,749	9.3	15,493
Wash.	28,002	+1,340	-64	7,650	8.1	17,294
Region XIII and XIV:						
Alaska	257	-83	-214	54	12.1	205
Hawaii	347	+137	+284	95	6.3	316

<sup>1</sup> Includes additional claims except in Texas, which has no provision for filing such claims.

<sup>2</sup> Includes estimates for Georgia, Minnesota, New York, and Ohio for women claimants only; data not yet received.

<sup>3</sup> Estimated by the Bureau of Employment Security.

<sup>4</sup> Data not available.

<sup>5</sup> Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

Table 3.—Continued claims received in local offices, by State, January 1947

[Data reported by State agencies; corrected to Feb. 17, 1947]

Region and State	Total <sup>1</sup>				Compensable	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total <sup>2</sup>	All claimants
		December 1946	January 1947			
Total <sup>3</sup>	4,899,000	+780,000	-3,359,000	2,081,000	8.3	4,239,000
Region I:						
Conn.	43,341	+10,990	-61,989	16,346	5.4	38,197
Maine	34,899	+10,238	-8,761	14,605	5.8	32,330
Mass.	233,202	+34,837	+3,336	98,666	3.8	208,430
N. H.	11,080	+4,566	+2,821	4,938	13.9	9,154
R. I.	32,094	-7,413	-52,507	11,748	5.3	28,599
Vt.	4,667	+1,368	-4,664	2,136	16.3	3,657
Region II-III:						
Del.	10,400	+2,228	-9,992	2,902	12.1	9,297
N. J.	283,107	+35,269	-362,272	134,423	3.3	258,871
N. Y.	861,922	-3,424	-230,783	( <sup>4</sup> )	4.1	728,877
Pa.	359,997	+38,181	-218,603	124,039	6.1	318,555
Region IV:						
D. C.	17,400	+2,848	+9,784	6,032	13.7	15,634
Md.	55,241	+12,619	-67,115	19,937	2.7	55,241
N. C.	51,080	+16,459	+11,246	30,500	9.6	40,280
Va.	28,258	+5,692	-12,245	11,487	16.3	25,484
W. Va.	61,883	+11,232	-29,113	16,049	12.9	59,328
Region V:						
Ky.	50,982	+9,607	-87,562	20,104	23.6	48,162
Mich.	259,276	+99,839	-294,300	74,067	3.9	220,859
Ohio	167,816	+17,803	-449,564	( <sup>4</sup> )	4.3	124,306
Region VI:						
Ill.	335,023	+62,342	-243,390	145,827	4.1	314,098
Ind.	65,097	+16,412	-156,176	25,988	6.9	54,373
Wis.	38,098	+15,043	-55,688	15,124	8.3	29,253
Region VII:						
Ala.	55,262	+5,140	-100,401	19,576	11.2	49,212
Fla.	60,736	+18,685	-4,448	27,850	38.2	54,325
Ga.	47,314	+11,869	-43,845	( <sup>4</sup> )	6.6	36,236
Miss.	25,769	+5,623	-9,856	9,308	23.8	20,865
S. C.	16,919	+2,444	-3,163	8,372	12.6	13,900
Tenn.	92,295	+21,837	-48,872	45,461	10.4	84,866
Region VIII:						
Iowa	26,862	+7,326	-25,635	11,762	14.0	20,629
Minn.	25,802	+8,721	-40,870	( <sup>4</sup> )	21.9	20,242
Nebr.	13,185	+5,361	-5,402	4,967	16.3	9,895
N. Dak.	5,719	+2,260	+182	1,620	43.7	5,446
S. Dak.	3,889	+1,247	-557	1,718	50.6	3,448
Region IX:						
Ark.	43,558	+6,456	-37,595	13,257	42.7	41,062
Kans.	39,477	+6,693	-45,308	14,680	19.7	36,626
Mo.	155,430	+24,469	-97,509	63,296	13.3	131,851
Okl.	44,105	+6,401	-41,625	16,084	38.9	39,059
Region X:						
La.	43,193	+7,475	-88,044	11,576	17.1	36,537
N. Mex.	5,412	+1,404	-140	1,549	50.8	5,031
Tex.	57,215	+17,125	-113,731	18,534	25.2	43,694
Region XI:						
Colo.	10,672	+2,302	-3,237	3,587	41.8	9,356
Idaho	14,285	+6,510	+1,615	3,763	34.1	11,111
Mont.	13,694	+4,558	-3,513	4,505	32.8	11,166
Utah	17,186	+5,342	-2,894	4,588	10.9	15,124
Wyo.	2,807	+1,187	+770	806	30.2	2,096
Region XII:						
Ariz.	13,296	+3,590	-7,087	5,226	67.4	12,227
Calif.	740,771	+139,766	-271,976	357,901	5.8	662,328
Nev.	5,201	+1,197	+955	1,935	40.4	4,800
Oreg.	77,410	+29,106	-65,207	26,595	14.4	64,150
Wash.	233,032	+14,944	+14,135	70,239	4.7	218,207
Region XIII and XIV:						
Alaska	1,416	+1	-252	230	13.4	1,203
Hawaii	1,769	-916	+1,654	999	8.0	1,629

<sup>1</sup> Includes waiting-period claims except in Maryland, which has no provision for filing such claims; in some States includes claims for more than 1 week.

<sup>2</sup> Total continued claims in some States include claims for more than 1 week.

<sup>3</sup> Includes estimates for Georgia, Minnesota, New York, and Ohio for women claimants only; data not yet received.

<sup>4</sup> Estimated by the Bureau of Employment Security.

<sup>5</sup> Data not available.

The drop of 33,400 in Michigan reflected the high levels in December, when lay-offs in the automobile industry first started. These claims, however, were still well above the pre-December levels. Oregon's decline of 5,800 also reflected the volume received in December, when initial transitional claims for the new 1947 ben-

efit year were received. The only other outstanding declines were in Massachusetts and West Virginia, each of which reported 2,300 fewer claims than in December.

All jurisdictions but New York and Hawaii reported increases in continued claims during January (table 3). The rescheduling of claimants

from the Christmas week was a major factor in the rise in almost every State, though seasonal influences were also important. The jump of 139,800 in California was the largest, but represented an increase of only 23 percent, in comparison with increases of 50 percent or more in 9 other States. Michigan's 259,300

Table 4.—Number of individuals<sup>1</sup> compensated for unemployment during weeks ended in January 1947

[Data reported by State agencies; corrected to Feb. 17, 1947]

Region and State	Weeks ended—							
	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Jan. 4	Jan. 11	Jan. 18	Jan. 25
	For all types of unemployment				For total unemployment			
Total <sup>2</sup>	739,000	989,000	944,000	899,000	706,000	944,000	888,000	849,000
Region I:								
Connecticut.....	5,068	8,985	8,369	9,772	4,858	8,651	7,998	9,323
Maine.....	5,481	6,342	7,213	7,077	4,778	5,487	6,345	6,495
Massachusetts.....	36,937	46,642	46,624	45,729	34,828	43,308	43,485	42,696
New Hampshire.....	1,355	1,747	1,942	1,959	1,254	1,577	1,741	1,803
Rhode Island.....	5,323	6,060	6,410	6,297	4,794	5,396	5,733	5,724
Vermont.....	501	694	657	605	466	639	576	566
Region II-III:								
Delaware.....	1,498	1,542	1,589	1,717	1,450	1,439	1,526	1,629
New Jersey.....	44,619	65,628	65,329	61,875	42,620	62,957	61,938	58,502
New York.....	132,773	219,259	190,295	162,428	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Pennsylvania.....	53,985	68,279	73,792	64,907	52,677	65,703	70,587	62,502
Region IV:								
District of Columbia <sup>3</sup>								
Maryland.....	10,825	12,489	13,262	14,090	10,223	11,674	11,558	12,838
North Carolina.....	6,806	8,098	6,658	6,573	6,715	8,506	6,458	6,344
Virginia.....	4,563	5,435	5,404	4,157	4,481	5,271	5,242	4,014
West Virginia.....	8,064	9,803	10,395	10,816	6,964	7,952	7,574	7,854
Region V:								
Kentucky.....	7,183	10,679	10,856	7,384	7,146	10,260	10,402	7,265*
Michigan.....	36,124	48,646	43,344	39,555	34,549	43,621	36,815	34,320
Ohio.....	18,526	30,418	26,149	25,159	18,050	29,452	24,882	24,459
Region VI:								
Illinois.....	42,079	60,901	60,534	63,138	39,909	57,104	55,604	57,800
Indiana.....	6,259	7,866	13,107	7,035	5,930	7,136	11,556	6,528
Wisconsin.....	3,892	4,990	5,839	5,653	3,626	4,339	4,374	3,999
Region VII:								
Alabama.....	11,579	13,459	11,966	8,317	11,062	12,752	11,258	7,806
Florida.....	4,293	7,293	5,061	7,384	4,116	6,751	4,830	7,286
Georgia.....	4,354	7,954	8,735	5,498	4,279	7,779	8,557	5,335
Mississippi.....	2,155	4,089	3,784	4,016	1,988	3,825	3,539	3,889
South Carolina.....	2,300	3,550	3,100	1,750	2,260	3,446	3,038	1,718
Tennessee.....	12,061	20,948	14,653	15,833	11,908	20,670	14,404	15,604
Region VIII:								
Iowa.....	3,080	3,789	3,918	3,916	2,783	3,469	3,578	3,565
Minnesota.....	4,660	6,525	5,677	6,493	4,469	6,264	5,444	6,162
Nebraska.....								
South Dakota.....	180	365	187	366	164	340	170	343
Region IX:								
Arkansas.....	3,883	6,933	5,623	5,563	3,843	6,822	5,564	5,488
Kansas.....	4,607	6,905	7,036	7,935	4,277	6,586	6,676	7,399
Missouri.....	18,504	23,317	22,706	23,405	18,303	22,990	22,144	22,841
Oklahoma.....	10,097	9,291	5,199	12,214	9,892	8,913	5,098	11,826
Region X:								
Louisiana <sup>4</sup>								
New Mexico.....	364	496	557	522	355	489	545	510
Texas.....	11,650	15,372	12,224	9,330	11,180	14,638	11,852	9,084
Region XI:								
Colorado.....	1,179	1,300	1,192	1,184	1,156	1,268	1,153	1,163
Idaho.....	981	1,127	847	1,582	962	1,089	834	1,327
Montana.....	1,199	1,459	1,377	1,722	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Utah.....	2,155	2,743	3,225	3,190	2,064	2,623	3,088	3,066
Wyoming.....	231	347	365	542	218	331	351	509
Region XII:								
Arizona.....	901	1,086	1,056	1,214	887	1,068	1,036	1,183
California.....	123,873	148,004	144,077	148,162	118,465	140,278	136,944	140,762
Nevada.....	607	1,102	599	662	595	1,081	594	654
Oregon.....	7,887	13,239	11,340	12,359	7,530	12,887	11,057	12,013
Washington.....	58,001	47,165	54,497	53,068	56,545	46,057	53,035	51,830
Regions XIII and XIV:								
Alaska.....	520	535	584	882	495	520	571	855
Hawaii.....	486	419	1,443	1,083	289	179	1,067	572

<sup>1</sup> Number of individuals is assumed to be identical with number of weeks compensated, which may result in a slight overstatement.

<sup>2</sup> Includes estimates for District of Columbia, Louisiana, and Nebraska; also Montana and New York for total unemployment.

<sup>3</sup> Data not available.

Table 5.—Unemployment in week ended January 11, 1947, as reflected by continued claims for unemployment insurance<sup>1</sup> as percent of average monthly covered employment in 1945

Region and State	Claims <sup>2</sup>	Average monthly covered employment <sup>3</sup> (in thousands)	Claims as percent of covered employment
Total.....	1,130,228	27,903.1	4.1
Region I:			
Connecticut.....	9,159	564.0	1.6
Maine.....	7,814	156.4	5.0
Massachusetts.....	53,376	1,314.7	4.1
New Hampshire.....	2,611	107.7	2.4
Rhode Island.....	7,286	212.5	3.4
Vermont.....	996	55.7	1.8
Region II-III:			
Delaware.....	2,158	75.7	2.9
New Jersey.....	58,612	1,116.0	5.3
New York.....	201,025	3,760.9	5.3
Pennsylvania.....	82,809	2,601.7	3.2
Region IV:			
District of Columbia.....	3,743	188.7	2.0
Maryland.....	11,714	465.8	2.5
North Carolina.....	11,132	524.1	2.1
Virginia.....	5,992	416.2	1.4
West Virginia.....	13,499	325.9	4.1
Region V:			
Kentucky.....	10,870	308.2	3.5
Michigan.....	63,458	1,854.8	4.7
Ohio.....	39,663	1,857.2	2.1
Region VI:			
Illinois.....	74,193	2,067.9	3.6
Indiana.....	15,888	770.1	2.0
Wisconsin.....	9,192	638.2	1.4
Region VII:			
Alabama.....	13,188	394.0	3.3
Florida.....	13,088	317.6	4.1
Georgia.....	10,180	453.5	2.2
Mississippi.....	5,284	155.0	3.4
South Carolina.....	4,890	247.1	2.0
Tennessee.....	23,381	465.8	5.0
Region VIII:			
Iowa.....	5,754	288.1	2.0
Minnesota.....	11,072	455.7	2.4
Nebraska.....	3,270	138.0	2.4
North Dakota.....	1,252	29.7	4.2
South Dakota.....	764	37.1	2.1
Region IX:			
Arkansas.....	9,254	193.0	4.8
Kansas.....	8,980	223.6	4.0
Missouri.....	34,532	698.4	4.9
Oklahoma.....	14,840	241.2	6.2
Region X:			
Louisiana.....	13,903	356.8	3.9
New Mexico.....	1,148	59.8	1.9
Texas.....	20,302	968.0	2.1
Region XI:			
Colorado.....	2,274	157.6	1.4
Idaho.....	2,402	66.6	3.6
Montana.....	2,891	71.1	4.1
Utah.....	3,756	96.1	3.9
Wyoming.....	578	39.6	1.5
Region XII:			
Arizona.....	2,762	81.4	3.4
California.....	163,840	1,973.1	8.3
Nevada.....	1,121	28.2	3.8
Oregon.....	16,717	279.0	6.0
Washington.....	53,606	505.6	10.6

<sup>1</sup> Estimated number of continued claims for unemployment in week in which the 8th of the month falls.

<sup>2</sup> Represents workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of the month.

continued claims—half again as large as the number received in December—were attributed to continued unemployment of workers in the automobile industry. In Illinois the rise of 62,300 was attributed to post-hol-

day lay-offs, inventory-taking, and a general slackening in business activity. Relatively little of the increase, approximately half of which occurred in the Chicago area, was due to material shortages and labor disputes.

Part of Pennsylvania's rise of 38,200 was attributed to widely scattered temporary lay-offs and to partial unemployment caused by weather conditions and material shortages, especially in the textile and apparel in-

Table 6.—Number of weeks compensated and amount of benefits paid for all types of unemployment, and average weekly payment for total unemployment, by State, January 1947

[Data reported by State agencies; corrected to Feb. 17, 1947]

Region and State	Weeks compensated for unemployment			Benefits paid <sup>1</sup>			Average weekly payment for total unemployment			
	All claimants	Amount of change from—		Women claimants	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		December 1946	January 1946			December 1946	January 1946			
Total <sup>2</sup> .....	4, 170, 000	+892, 000	-2, 944, 000	1, 822, 000	\$74, 755, 000	+\$15, 385, 000	-\$58, 491, 000	\$31, 369, 000	\$18. 14	\$17. 44
Region I:										
Connecticut.....	38, 116	+10, 725	-108, 075	14, 187	775, 670	+224, 140	-2, 345, 606	243, 852	20. 65	17. 65
Maine.....	32, 687	+10, 602	-5, 915	13, 475	440, 614	+131, 805	-168, 615	137, 922	13. 74	10. 40
Massachusetts.....	217, 894	+87, 594	+20, 952	93, 473	4, 564, 926	+1, 833, 559	+828, 134	1, 720, 484	21. 64	19. 32
New Hampshire.....	8, 441	+3, 889	+3, 824	3, 978	114, 972	+55, 891	+54, 041	49, 480	14. 10	12. 97
Rhode Island.....	27, 419	+5, 057	-51, 994	9, 653	448, 475	+85, 536	-803, 000	150, 967	17. 10	16. 25
Vermont.....	3, 033	+1, 288	-3, 500	1, 540	48, 390	+20, 546	-61, 948	21, 757	16. 59	14. 85
Region II-III:										
Delaware.....	7, 552	+1, 362	-9, 900	2, 297	110, 594	+18, 541	-177, 163	28, 534	14. 92	12. 87
New Jersey.....	274, 867	+57, 089	-322, 386	129, 349	5, 285, 043	+1, 034, 162	-6, 876, 078	2, 486, 910	19. 65	19. 91
New York.....	852, 074	+76, 133	-147, 804	( <sup>3</sup> )	16, 199, 936	+1, 309, 910	-3, 190, 347	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Pennsylvania.....	293, 668	+33, 463	-223, 465	109, 111	4, 985, 455	+484, 749	-4, 373, 760	1, 588, 109	17. 00	14. 57
Region IV:										
District of Columbia <sup>4</sup> .....	59, 893	+13, 442	-96, 030	21, 286	1, 054, 101	+208, 943	-1, 898, 746	341, 692	18. 36	16. 93
North Carolina.....	33, 375	+9, 435	+4, 283	20, 477	403, 012	+105, 358	-28, 423	216, 586	12. 19	10. 66
Virginia.....	23, 540	+4, 979	-8, 930	9, 549	303, 259	+61, 806	-129, 353	107, 088	12. 99	11. 33
West Virginia.....	45, 420	+6, 571	-12, 161	10, 982	684, 139	+134, 471	-231, 784	144, 119	15. 57	14. 98
Region V:										
Kentucky.....	41, 001	+6, 732	-11, 142	19, 146	467, 120	+74, 314	-195, 286	209, 156	11. 52	11. 01
Michigan.....	187, 528	+51, 716	-415, 439	54, 702	3, 769, 909	+1, 089, 959	-8, 666, 975	1, 099, 682	20. 03	20. 03
Ohio.....	128, 140	+42, 655	-317, 649	51, 037	2, 251, 557	+743, 617	-6, 260, 521	997, 358	17. 82	19. 84
Region VI:										
Illinois.....	257, 705	+53, 168	-236, 342	112, 437	4, 620, 148	+949, 072	-4, 974, 949	1, 921, 981	18. 52	17. 72
Indiana.....	41, 462	+11, 337	-146, 807	16, 140	692, 460	+174, 169	-2, 903, 697	236, 137	17. 54	15. 84
Wisconsin.....	22, 243	+8, 477	-53, 422	9, 043	346, 607	+122, 432	-1, 003, 269	120, 521	16. 69	14. 53
Region VII:										
Alabama.....	54, 624	+16, 909	-81, 545	19, 391	829, 674	+239, 751	-1, 541, 092	260, 786	15. 33	13. 53
Florida.....	28, 997	+10, 508	-15, 163	13, 573	391, 696	+141, 314	-237, 638	173, 691	13. 88	13. 31
Georgia.....	33, 705	+12, 340	-46, 419	20, 339	450, 799	+159, 487	-870, 213	250, 978	13. 47	12. 41
Mississippi.....	16, 163	+8, 661	+3, 038	7, 548	191, 932	+101, 791	-20, 488	80, 661	12. 09	10. 96
South Carolina.....	13, 200	+3, 353	+3, 800	6, 124	181, 592	+42, 475	-48, 887	73, 331	13. 89	12. 11
Tennessee.....	73, 204	+28, 986	-15, 619	36, 018	919, 819	+356, 231	-301, 119	424, 825	12. 62	11. 85
Region VIII:										
Iowa.....	17, 042	+2, 832	-18, 673	7, 883	238, 960	+32, 350	-341, 983	98, 961	14. 48	13. 07
Minnesota.....	26, 459	+10, 192	-37, 603	8, 270	403, 715	+155, 246	-701, 113	110, 152	15. 50	13. 64
Nebraska <sup>5</sup> .....	2, 234	+1, 323	+965	590	37, 579	+22, 594	-16, 678	7, 498	17. 74	14. 36
North Dakota.....	1, 542	+979	+546	689	20, 257	+12, 923	+7, 893	8, 330	13. 33	12. 34
Region IX:										
Arkansas.....	26, 294	+9, 086	+542	8, 271	322, 700	+109, 324	-10, 949	88, 224	12. 29	10. 69
Kansas.....	32, 420	+11, 979	-59, 883	13, 181	463, 447	+173, 801	-950, 226	177, 547	14. 57	13. 84
Missouri.....	107, 543	+24, 132	-52, 575	52, 877	1, 781, 513	+397, 927	-821, 335	824, 816	16. 75	15. 80
Oklahoma.....	41, 969	+11, 555	-17, 257	17, 030	671, 626	+179, 111	-347, 416	260, 828	16. 12	15. 42
Region X:										
Louisiana <sup>6</sup> .....	2, 487	+911	+1, 430	678	32, 388	+11, 428	+18, 334	8, 023	13. 19	11. 87
New Mexico.....	52, 656	+17, 778	-43, 302	14, 348	747, 340	+245, 975	-811, 531	170, 920	14. 42	12. 11
Region XI:										
Colorado.....	5, 861	+1, 906	+411	1, 969	81, 499	+26, 872	+5, 430	26, 003	13. 98	13. 28
Idaho.....	5, 411	+3, 404	+1, 222	1, 537	85, 194	+53, 853	+16, 097	20, 790	15. 86	13. 70
Montana.....	6, 929	+2, 521	-49	2, 183	91, 911	+34, 235	-5, 403	25, 941	13. 26	11. 88
Utah.....	13, 571	+3, 694	-980	3, 646	308, 516	+89, 289	-37, 885	74, 267	23. 07	20. 72
Wyoming.....	1, 772	+1, 003	+1, 097	439	33, 235	+18, 932	+20, 627	7, 697	19. 06	17. 89
Region XII:										
Arizona.....	4, 837	+940	-6, 453	1, 911	68, 325	+13, 964	-97, 679	25, 998	14. 18	13. 64
California.....	657, 848	+149, 455	-307, 615	317, 674	12, 239, 527	+2, 742, 602	-6, 435, 985	5, 705, 423	18. 83	18. 27
Nevada.....	3, 303	+862	+1, 104	1, 072	60, 037	+15, 663	+19, 831	18, 217	18. 28	17. 08
Oregon.....	51, 570	+17, 213	-58, 522	17, 177	801, 936	+240, 518	-1, 057, 866	248, 815	15. 71	16. 26
Washington.....	228, 672	+30, 860	+16, 896	74, 792	4, 638, 910	+586, 273	+158, 253	1, 349, 795	20. 42	18. 14
Regions XIII and XIV:										
Alaska.....	2, 970	+1, 559	-1, 302	590	60, 170	+32, 531	-6, 552	11, 717	20. 44	19. 95
Hawaii.....	3, 333	+1, 842	+3, 155	1, 073	55, 759	+29, 523	+52, 049	11, 662	21. 70	18. 46

<sup>1</sup> Gross; not adjusted for voided benefit checks and transfers under interstate combined wage plan.

<sup>2</sup> Includes estimates for District of Columbia, Louisiana, and Nebraska; also

for New York for weeks compensated and benefits paid to women claimants and for average weekly payment for total unemployment.

<sup>3</sup> Data not available.

<sup>4</sup> Data estimated by State agency.

dustries. General post-Christmas lay-offs in New Jersey, as well as curtailment of operations as a result of consumer resistance to price levels, accounted for the increase of 35,300 in continued claims. Seasonal unemployment in food-processing, lumbering, and construction industries accounted for part of Oregon's increase of 29,100, though the beginning of a new benefit year on January 1 also contributed.

During January, women claimants filed 39 percent of the initial claims and 42 percent of the continued claims, and they received 42 percent

of the benefits. In North Carolina, women claimants accounted for more than half the claims and benefits—probably because of the heavy lay-offs in the textile mills where most of the employees are women.

Unemployment during the week ended January 11, as represented by the ratio of continued claims to covered employment, was 4.1 percent, as compared with 3.4 percent for December and 3.0 percent for November. This ratio is based on continued claims filed during the week ended January 18 for some States and on the average number received during the

weeks ended January 11 and 18 for others, depending on the type of week under which the State operates. Since the claims levels reached their peak during these 2 weeks, the unemployment ratios increased sharply. The ratio for January was above that for December in every State. In 11 States the ratio rose as much as a full percentage point, and in Michigan, North Dakota, and Oregon it jumped 2 percentage points. Washington's ratio of 10.6 was the highest in the Nation. California was next, with 8.3, followed by Oklahoma, with 6.2. On the other hand, the ratio was still

Table 7.—Initial interstate claims, by liable and selected agent State, October–December 1946

[Data reported by State agencies; corrected to Jan. 21, 1947]

Liable State	Agent State																							
	Total	Ala.	Calif.	Conn.	Fla.	Ga.	Ill.	Ind.	Kans.	Md.	Mass.	Mich.	Mo.	N. J.	N. Y.	Ohio	Okla.	Oreg.	Pa.	Tenn.	Tex.	Wash.	All other <sup>1</sup>	
Total.....	131,877	1,740	24,986	2,499	2,534	1,680	9,789	3,583	3,346	1,982	2,808	5,634	4,462	5,416	8,221	5,120	2,213	2,333	5,673	3,329	3,743	8,527	22,213	
Ala.....	2,180	160	3	234	273	135	33	4	22	7	98	19	36	66	92	12	7	34	537	51	55	316		
Alaska.....	129	0	39	0	0	0	5	1	0	1	0	2	0	1	0	1	8	0	0	0	0	55	16	
Ark.....	3,052	9	1,117	33	24	10	328	98	39	7	48	168	73	76	187	161	55	43	86	11	77	115	287	
Ariz.....	5,301	38	2,389	5	21	9	337	99	263	4	10	216	305	19	37	38	296	95	14	11	369	326	400	
Calif.....	15,390	83	157	183	82	1,796	281	313	57	416	821	656	517	1,337	598	777	519	521	136	913	1,698	3,524		
Colo.....	1,818	3	701	14	13	6	151	22	87	5	17	38	69	13	37	17	41	46	25	13	43	153	303	
Conn.....	893	2	68	21	4	36	3	0	8	151	9	6	110	267	19	4	2	45	5	3	14	115	14	
Del.....	516	1	10	10	10	7	23	0	1	92	5	6	4	68	32	4	0	1	168	0	0	74	0	
D. C.....	840	4	46	1	18	13	38	6	2	227	19	12	11	43	90	10	1	2	81	6	4	16	190	
Fla.....	6,278	195	327	178	182	472	122	6	49	394	350	41	786	1,578	267	20	11	406	135	38	70	652		
Ga.....	1,444	105	117	17	309	103	10	5	14	14	63	12	64	54	35	4	4	23	171	12	16	292	1	
Hawaii.....	46	0	35	0	0	0	3	0	0	0	0	0	1	2	1	0	0	0	2	0	1	1	1	
Idaho.....	1,148	0	278	1	1	0	55	1	10	1	0	4	9	2	1	4	94	1	4	4	549	125	0	
Ill.....	5,272	45	995	19	62	45	720	69	28	44	481	858	96	242	158	61	43	95	130	66	255	760	0	
Ind.....	1,878	11	245	6	41	14	540	19	15	8	178	43	44	50	130	12	8	41	49	21	63	339	0	
Iowa.....	1,321	3	443	5	11	1	254	22	23	2	3	25	36	15	18	10	8	26	6	7	14	155	234	
Kans.....	2,739	3	567	6	11	4	181	36	0	4	8	31	176	13	28	17	170	31	7	26	72	124	223	
Ky.....	3,859	20	154	8	33	19	329	922	0	42	8	580	49	26	54	832	10	9	60	354	31	37	273	
La.....	2,576	58	585	10	35	34	137	28	18	4	8	48	29	29	76	24	22	19	30	64	768	148	402	
Maine.....	601	0	35	105	15	5	31	1	0	3	196	8	0	62	36	0	2	15	3	1	4	73	0	
Md.....	1,135	6	58	19	26	14	48	3	3	19	6	5	90	102	42	2	1	190	23	5	14	449	0	
Mass.....	2,862	16	240	302	115	24	104	12	5	27	48	20	155	364	30	16	10	92	14	13	35	1,220	0	
Mich.....	4,186	142	557	30	85	137	754	219	28	20	66	146	119	222	336	20	34	239	215	51	117	649	0	
Minn.....	2,147	2	570	6	6	2	211	26	20	0	5	81	26	9	38	57	7	94	8	5	11	589	370	
Miss.....	2,149	635	170	18	39	38	185	28	6	6	8	61	38	9	15	22	10	10	344	79	54	467	0	
Mo.....	6,559	25	1,787	8	25	10	732	105	1,692	15	18	223	40	7	18	22	10	10	344	79	54	467	0	
Mont.....	1,231	0	221	2	2	1	65	7	8	1	2	5	6	2	9	1	4	72	11	2	3	637	170	
Nebr.....	758	1	307	1	3	1	51	8	36	0	2	14	36	4	13	5	3	34	5	2	12	96	124	
Nev.....	997	0	628	15	4	0	55	6	0	8	3	5	16	35	4	8	9	7	1	4	52	131	0	
N. H.....	663	3	14	86	8	0	17	3	0	4	248	8	0	44	26	5	1	6	0	3	1	185	0	
N. J.....	3,357	8	215	63	123	54	83	10	7	51	72	46	30	858	51	8	5	1,278	25	6	35	329	0	
N. Mex.....	1,033	0	601	1	3	2	54	12	6	2	21	11	10	7	9	14	19	9	6	0	60	34	152	
N. Y.....	7,283	56	955	882	396	112	338	65	20	186	405	247	89	955	300	20	21	810	74	80	148	1,102	0	
N. C.....	1,483	19	102	17	67	88	69	12	2	127	16	51	10	80	74	43	5	6	67	215	16	46	331	
N. Dak.....	615	0	134	0	0	0	43	3	2	2	0	11	3	2	4	4	1	57	0	0	2	271	75	
Ohio.....	2,943	52	309	16	75	39	21	132	15	40	35	243	57	92	183	26	131	28	30	517	265	512	0	
Okla.....	5,471	21	3,025	9	30	8	151	83	395	4	11	55	153	12	35	26	17	6	36	1,004	429	0		
Oreg.....	3,518	4	1,589	2	10	1	126	20	36	4	13	41	70	26	28	10	46	13	13	43	55	72	893	
Pa.....	6,225	40	508	263	164	88	195	62	10	372	110	273	46	1,183	1,300	822	13	13	43	55	72	893	0	
R. I.....	587	0	50	53	13	3	19	1	1	4	234	3	2	54	54	8	4	5	13	5	2	6	53	
S. C.....	1,338	12	25	14	37	136	36	4	0	39	11	24	3	69	74	9	5	1	38	52	2	1	746	
S. Dak.....	588	0	241	2	1	0	43	8	8	2	0	4	6	14	5	3	0	22	4	3	3	141	78	
Tenn.....	2,830	128	261	11	87	136	287	193	10	39	12	547	77	67	57	316	7	14	50	47	71	413	0	
Tex.....	4,389	46	1,913	11	78	39	210	60	61	11	28	130	91	63	127	69	233	61	57	99	291	680	0	
Utah.....	795	1	431	3	0	0	25	10	6	0	2	5	9	7	12	5	3	13	6	3	9	74	171	
Vt.....	312	0	32	47	3	0	16	0	0	0	55	2	0	59	38	3	3	1	1	1	3	12	36	
Va.....	1,685	18	107	13	49	23	54	20	5	166	20	64	12	87	108	72	20	5	134	222	19	23	446	
Wash.....	3,778	10	1,300	14	9	8	181	39	77	8	18	64	90	33	68	38	47	568	40	11	68	1,082	0	
W. Va.....	2,365	11	110	8	25	7	69	41	7	266	9	143	11	76	69	574	3	10	259	50	17	45	555	
Wis.....	1,026	4	140	4	9	1	381	15	2	1	3	81	8	13	29	35	4	14	15	9	4	66	188	
Wyo.....	288	0	75	4	0	0	22	1	5	0	1	2	7	0	3	4	8	10	2	0	4	53	87	

<sup>1</sup> Represents all agent States with 1,663 claims or fewer in the quarter.<sup>2</sup> Includes the following claims received from Canada: California, 5; Colorado, 1; Connecticut, 1; Indiana, 1; Kansas, 1; Maryland, 1; Minnesota, 4; New York, 22; North Dakota, 1; Ohio, 3; Texas, 1; Washington, 5.



below 2 percent in Colorado, Connecticut, New Mexico, Vermont, Virginia, Wisconsin, and Wyoming.

The average weekly number of beneficiaries rose for the second successive month, from 748,000 to 893,000, the highest level since August 1946 (table 1). A peak of 989,000 was reached during the week ended January 11; the number declined in the 2 following weeks, totaling 899,000 in the week of January 25.

Benefit disbursements were \$74.8 million during January, about \$15.4 million more than was paid in December. All States that reported had increases, and California, Massachusetts, Michigan, New Jersey, and New York each reported an increase of more than \$1 million. Disbursements were more than double the December totals in seven States—Alaska, Hawaii, Idaho, Mississippi, North Dakota, South Dakota, and Wyoming.

### Interstate Claims in December

December interstate claims followed the upward trend of all claims (table 8). Interstate initial claims rose nearly a fifth, to 48,300. The rise from 294,700 to 324,800 in interstate continued claims interrupted a downward trend which began in August 1946. California, Illinois, New York, and Washington continued to receive the greatest number of both

Table 8.—Interstate claims received, weeks compensated by interstate payments, and amount of interstate benefit payments, by liable State, December 1946

[Data reported by State agencies; corrected to Jan. 21, 1947]

Region and liable State	Initial		Continued		Weeks compensated	Benefit payments
	Total	Women	Total	Women		
Total.....	48,296	17,444	324,768	146,648	209,502	\$3,815,951
Region I:						
Conn.....	715	312	5,650	2,589	4,111	84,414
Maine.....	158	75	714	347	523	7,673
Mass.....	1,045	463	3,091	1,513	2,169	47,486
N. H.....	224	93	1,334	687	900	11,761
R. I.....	440	148	2,585	1,136	1,750	29,233
Vt.....	95	26	312	137	168	2,852
Region II-III:						
Del.....	181	44	1,055	378	643	10,545
N. J.....	1,935	872	14,312	6,892	9,495	192,340
N. Y.....	2,767	1,218	28,084	15,968	31,278	611,922
Pa.....	2,183	671	11,865	4,737	7,390	132,940
Region IV:						
D. C.....	420	212	2,531	1,451	1,558	26,987
Md.....	652	196	9,494	3,715	4,943	94,938
N. C.....	429	201	4,841	3,511	3,413	40,447
Va.....	486	173	3,257	1,366	2,375	32,657
W. Va.....	467	92	2,989	653	1,848	22,923
Region V:						
Ky.....	305	91	2,921	1,329	1,910	22,070
Mich.....	2,045	561	13,877	5,104	7,026	134,291
Ohio.....	1,715	530	12,961	5,307	6,436	123,106
Region VI:						
Ill.....	4,527	1,750	21,443	10,648	14,853	277,114
Ind.....	1,269	338	4,512	1,230	1,944	36,521
Wis.....	388	141	1,193	518	514	9,164
Region VII:						
Ala.....	527	150	3,833	1,067	2,145	37,730
Fla.....	778	334	4,155	1,954	2,178	29,538
Ga.....	501	223	2,657	1,398	1,313	19,112
Miss.....	237	78	1,405	634	658	8,500
S. C.....	197	88	996	432	522	7,796
Tenn.....	993	301	7,613	2,844	4,862	65,977
Region VIII:						
Iowa.....	310	111	1,107	534	777	12,221
Minn.....	376	157	1,688	851	992	15,387
Nebr.....	300	127	1,466	770	741	11,446
N. Dak.....	113	29	321	101	178	3,139
S. Dak.....	50	18	141	66	51	713
Region IX:						
Ark.....	467	130	2,813	980	1,812	24,326
Kans.....	1,068	356	6,540	2,274	3,385	50,562
Mo.....	1,509	748	11,191	6,621	4,468	75,106
Okl.....	862	381	3,676	1,842	2,360	38,545
Region X:						
La.....	538	177	3,017	1,208	1,717	26,837
N. Mex.....	154	50	762	232	412	5,675
Tex.....	1,235	372	7,333	2,327	3,178	49,620
Region XI:						
Colo.....	399	134	1,491	632	722	9,966
Idaho.....	227	47	793	157	215	3,588
Mont.....	133	46	543	248	309	4,139
Utah.....	259	80	1,570	592	1,085	24,140
Wyo.....	193	30	654	172	278	5,407
Region XII:						
Ariz.....	392	143	1,299	543	841	11,808
Calif.....	8,767	3,280	69,707	30,181	37,803	724,953
Nev.....	221	53	1,016	414	648	11,739
Wash.....	1,447	462	8,011	3,158	5,028	82,651
Regions XIII and XIV:						
Alaska.....	3,257	1,084	28,526	14,995	24,940	490,523
Hawaii.....	276	28	1,078	128	460	9,250
	34	11	345	77	177	4,173

Table 9.—Claims and payments for veterans' unemployment allowances, January 1947<sup>1</sup>

State	Initial claims	Continued claims	Weeks compensated	Payments
Total <sup>2</sup> .....	637,938	5,195,025	5,357,996	\$106,586,002
Alabama.....	9,804	105,723	110,553	2,206,664
Alaska.....	303	2,194	2,195	43,600
Arizona.....	4,933	21,581	21,297	422,464
Arkansas.....	8,136	86,275	98,678	1,959,191
California.....	52,644	375,068	366,139	7,290,121
Colorado.....	5,180	32,422	29,664	494,159
Connecticut.....	6,892	29,797	28,318	563,187
Delaware.....	1,561	10,276	10,460	207,904
District of Columbia.....	1,962	24,890	20,594	409,777
Florida.....	10,618	72,996	68,447	1,366,429
Georgia.....	12,681	89,678	85,990	1,716,064
Hawaii.....	547	2,363	2,623	51,945
Idaho.....	3,052	17,832	15,783	314,552
Illinois.....	28,121	214,485	201,484	3,992,026
Indiana.....	16,139	93,806	90,411	1,787,795
Iowa.....	8,474	47,819	51,452	1,021,937
Kansas.....	7,674	51,671	50,673	1,006,664
Kentucky.....	10,246	212,012	211,022	4,212,843
Louisiana.....	12,118	62,997	128,458	2,555,944
Maine.....	4,469	41,002	43,234	857,961
Maryland.....	3,192	60,093	59,966	1,190,031
Massachusetts.....	27,290	212,870	230,711	4,584,036
Michigan.....	28,099	212,304	213,595	4,241,567
Minnesota.....	12,545	111,245	107,362	2,135,875
Mississippi.....	6,402	45,140	43,146	860,897
Missouri.....	20,875	172,930	171,759	3,420,176
Montana.....	3,100	19,816	19,473	388,556
Nebraska.....	3,697	19,906	18,207	360,484
Nevada.....	903	3,594	3,694	73,600
New Hampshire.....	3,016	12,403	11,385	224,451
New Jersey.....	19,968	206,510	210,682	4,202,412
New Mexico.....	3,638	21,666	20,269	404,590
New York.....	99,487	580,214	586,151	11,667,245
North Carolina.....	11,526	64,450	63,914	1,271,924
North Dakota.....	2,196	16,109	14,667	289,251
Ohio.....	29,792	177,197	193,810	3,844,327
Oklahoma.....	10,586	51,206	94,079	1,876,976
Oregon.....	9,505	50,810	45,852	912,002
Pennsylvania.....	43,394	585,845	603,355	12,038,758
Puerto Rico.....	2,788	64,065	67,565	1,350,138
Rhode Island.....	3,652	40,786	39,575	788,980
South Carolina.....	6,282	38,068	68,650	1,369,820
South Dakota.....	2,010	12,605	11,490	228,907
Tennessee.....	10,813	155,598	165,763	3,309,932
Texas.....	26,880	284,276	287,426	5,735,432
Utah.....	3,637	19,660	18,632	370,534
Vermont.....	1,299	5,961	5,526	108,334
Virginia.....	8,624	71,974	68,583	1,367,021
Washington.....	12,433	80,297	77,379	1,535,008
West Virginia.....	10,732	135,625	134,311	2,676,388
Wisconsin.....	11,772	62,343	59,742	1,178,629
Wyoming.....	1,245	4,772	4,402	88,994

<sup>1</sup> Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

<sup>2</sup> Initial and continued claims for January reflect intrastate and liable interstate claims except as noted. Previous reports consisted of intrastate plus agent State claims.

<sup>3</sup> Intrastate plus agent State claims.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment compensation agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for Puerto Rico.

initial and continued claims as liable States. The 1,400 initial claims received by Oregon as liable State were more than triple, and the 4,500 received by Illinois were almost double, those received in November. Interstate continued claims received by California as liable State rose 12,900, while Washington reported an increase of 4,100. A total of \$3.8 million was paid to interstate claimants, to compensate for 209,500 weeks of unemployment. Table 7 gives a cross-tabulation of interstate initial claims by agent and liable State for the fourth quarter of 1946.

Table 10.—Nonfarm placements by State, January 1947

U. S. Employment Service region and State	Total	Women	Veterans <sup>1</sup>
Total.....	366,223	133,851	128,535
Region I:			
Connecticut.....	7,153	2,739	2,479
Maine.....	2,812	737	960
Massachusetts.....	8,035	3,291	3,150
New Hampshire.....	1,652	412	674
Rhode Island.....	2,354	1,135	710
Vermont.....	861	235	407
Region II:			
New York.....	54,758	32,327	11,336
Region III:			
Delaware.....	784	440	196
New Jersey.....	11,381	5,701	3,405
Pennsylvania.....	13,013	5,214	5,171
Region IV:			
District of Columbia.....	3,439	1,090	1,860
Maryland.....	3,783	1,067	1,497
North Carolina.....	8,833	3,101	3,177
Virginia.....	5,350	1,782	1,814
West Virginia.....	2,569	1,059	891
Region V:			
Kentucky.....	2,835	936	1,093
Michigan.....	10,163	2,211	4,572
Ohio.....	21,282	6,258	7,774
Region VI:			
Illinois.....	14,560	4,092	5,793
Indiana.....	6,304	2,097	2,413
Wisconsin.....	9,074	2,678	3,868
Region VII:			
Alabama.....	11,380	2,931	4,078
Florida.....	13,803	5,655	4,722
Georgia.....	7,821	2,383	2,809
Mississippi.....	4,510	1,340	1,546
South Carolina.....	5,069	1,581	1,653
Tennessee.....	8,576	3,011	2,864
Region VIII:			
Iowa.....	5,145	1,313	2,476
Minnesota.....	7,688	1,664	3,509
Nebraska.....	2,324	533	1,020
North Dakota.....	802	219	356
South Dakota.....	981	228	485
Region IX:			
Arkansas.....	5,922	1,865	1,676
Kansas.....	4,198	1,478	1,626
Missouri.....	7,790	2,727	2,941
Oklahoma.....	5,366	1,802	1,970
Region X:			
Louisiana.....	3,872	1,205	1,523
New Mexico.....	1,655	330	837
Texas.....	28,430	9,122	10,260
Region XI:			
Colorado.....	4,066	784	1,826
Idaho.....	1,646	453	782
Montana.....	1,141	174	564
Utah.....	1,748	469	764
Wyoming.....	495	92	256
Region XII:			
Arizona.....	2,804	942	1,023
California.....	27,680	10,026	9,890
Nevada.....	1,180	484	303
Oregon.....	4,067	1,115	1,720
Washington.....	4,989	1,333	1,816

<sup>1</sup> Represents placements of veterans of all wars.

Source: Department of Labor, U. S. Employment Service.

### Veterans' Unemployment Allowances

The payment of \$106.6 million under the veterans' unemployment allowance program for 5.4 million weeks of unemployment in January was the largest amount reported to the Readjustment Allowance Service for any month since September. The Department of Commerce also reported that unemployment among veterans of World War II increased 18 percent in the period October 1946-January 1947.

Initial claims for veterans' unemployment allowances—638,000—were 10 percent above December claims and more than in any other month since August. All States except Idaho, Indiana, Maine, Michigan, Minnesota, Pennsylvania, and West Virginia shared in the increase; in 36 States the increases were larger than the rise in the national average.

Continued claims rose proportionately more than initial claims; the 5.2 million filed in January were 19.6 percent more than in December. All States except Oklahoma and Puerto Rico reported increases.

### Nonfarm Placements

Nonagricultural placements in January totaled 366,000, 2.3 percent more than in December. Among the States the changes ranged from an increase of 141 percent in the District of Columbia to a decline of 26 percent in Utah. Of the 25 States reporting increases, 12—half of which were along the eastern seaboard—had increases of 10 percent or more.

Placements of veterans dropped 2.6 percent during the month. Twenty-nine States shared in the decline, while 19 States reported increases, ranging from 331 percent in the District of Columbia to 0.1 percent in Minnesota; South Dakota showed no change.

Only 10 States reported fewer placements of women than in December. For the country as a whole these placements rose 16.2 percent, although according to estimates prepared by the Bureau of the Census the number of employed women declined each month from October through January.

## Old-Age and Survivors Insurance

### Monthly Benefits in Current-Payment Status, January 1947

At the end of January, almost 1.7 million persons had benefits in current-payment status at a monthly rate totaling \$31.7 million (table 1).

During the month 42,300 monthly benefits were awarded, 35 percent more than in December. Though all types of benefits except parent's showed an increase, the greatest proportionate increases were in primary and wife's benefits, which rose 57 percent and 38 percent, respectively. A substantial part of the large increase in the number of primary benefit awards is probably due to the fact that workers who would have suffered some loss had they filed in November or December waited until January in order to benefit by the retroactive entitlement provision of the 1946 amendments.

More than \$33.9 million was certified in January for monthly benefit payments and \$2.4 million for lump-

sum death payments. These amounts include \$119,000 certified for monthly benefits and \$184,000 for lump sums payable under the 1946 amendments to survivors of veterans of World War II.

### Monthly Benefits for Which Payment Was Withheld as of December 31, 1946

At the end of December, 226,000 beneficiaries had their benefits withheld (table 2), about 45,000 more than at the end of the preceding year. Benefits withheld represented about the same proportion (12.1 percent) of the total number in force as they did at the end of 1945. For widow's current benefits the proportion withheld increased during the year from 23.7 percent to 25.6 percent. For each of the other types the proportion decreased, but by less than one percentage point. The following tabulation shows, for each type of benefit, the relative number of benefits in

Table 1.—Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and month, January 1946–January 1947, and monthly benefit actions, by type of benefit, January 1947

[Amounts in thousands; data corrected to Feb. 24, 1947]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1946</b>														
January.....	1,324,496	\$24,573.0	538,006	\$13,057.9	164,909	\$2,119.4	397,062	\$4,948.3	96,105	\$1,941.0	122,121	\$2,424.3	6,293	\$82.2
February.....	1,362,473	25,374.3	558,757	13,599.7	171,057	2,203.7	404,092	5,040.5	98,531	1,989.9	123,670	2,457.3	6,366	83.2
March.....	1,403,698	26,232.6	581,084	14,171.8	177,795	2,293.6	411,429	5,135.2	101,409	2,048.1	125,515	2,496.3	6,466	84.5
April.....	1,441,074	26,976.7	600,759	14,657.3	185,570	2,368.3	419,153	5,236.3	104,035	2,101.2	126,989	2,527.9	6,568	85.7
May.....	1,474,015	27,833.1	617,562	15,076.0	188,668	2,435.3	428,141	5,324.1	107,254	2,166.2	127,756	2,544.8	6,634	86.6
June.....	1,502,085	28,210.8	632,038	15,443.3	193,241	2,496.6	431,202	5,391.2	110,168	2,225.9	128,688	2,565.8	6,748	88.1
July.....	1,527,880	28,771.9	646,996	15,833.0	197,947	2,560.1	433,533	5,420.1	113,092	2,284.5	129,437	2,584.2	6,875	90.0
August.....	1,553,914	29,326.1	661,781	16,212.6	202,930	2,627.8	436,144	5,450.5	116,213	2,347.9	129,882	2,596.1	6,964	91.1
September.....	1,579,112	29,825.5	673,438	16,509.0	206,794	2,679.7	442,905	5,541.6	118,839	2,400.7	130,070	2,601.9	7,066	92.6
October.....	1,606,412	30,374.1	685,626	16,825.8	210,622	2,733.3	451,489	5,661.8	121,951	2,464.0	129,520	2,594.6	7,204	94.5
November.....	1,626,693	30,777.8	695,132	17,063.3	213,725	2,775.0	457,120	5,741.6	124,451	2,515.0	128,965	2,587.0	7,300	95.8
December.....	1,642,299	31,080.8	701,705	17,229.6	215,984	2,804.9	461,756	5,804.0	127,046	2,568.3	128,410	2,576.8	7,398	97.3
<b>1947</b>														
January.....	1,672,301	31,694.8	717,570	17,625.3	220,757	2,868.3	467,532	5,882.2	130,017	2,629.1	128,959	2,591.6	7,466	98.3
<b>Monthly benefit actions, January 1947:</b>														
In force <sup>2</sup> beginning of month.....	1,868,358	35,782.6	822,113	20,249.7	245,733	3,193.7	491,213	6,166.3	129,260	2,611.6	172,551	3,462.8	7,488	98.4
Benefits awarded in month.....	42,295	841.5	18,918	479.2	6,867	91.4	9,286	121.9	3,646	74.2	3,439	72.9	139	2.0
Entitlements terminated <sup>3</sup> .....	15,577	291.2	5,462	135.0	2,700	34.8	3,912	51.6	673	13.5	2,762	55.4	68	.9
Net adjustments <sup>4</sup> .....	579	20.1	121	8.4	6	.8	329	7.3	15	.3	109	3.5	—	( <sup>5</sup> )
In force end of month.....	1,895,655	36,353.0	835,690	20,602.3	249,906	3,251.1	496,916	6,243.9	132,248	2,672.6	173,337	3,483.8	7,558	99.4

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.<sup>3</sup> Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.<sup>4</sup> Adjustments result from operation of maximum and minimum provisions, recomputations, and from administrative actions.<sup>5</sup> Less than \$50.

force which were being withheld at the end of 1945 and 1946.

Type of benefit	Dec. 31, 1945	Dec. 31, 1946
Total.....	12.4	12.1
Primary.....	15.2	14.6
Wife's.....	12.2	12.1
Child's.....	6.6	6.0
Widow's.....	1.7	1.7
Widow's current.....	23.7	25.6
Parent's.....	1.5	1.2

As in the past, employment of the

beneficiary accounted for a majority of the benefits withheld for each type of benefit except wife's; for wife's benefits the employment of the husband was the reason for withholding in 94 percent of the cases.

The 1946 amendments repealed the requirement that, to receive benefits, children aged 16 and 17 must attend school. While some of the benefits formerly withheld because of the child's failure to attend school were

reinstated to current-payment status, a majority of the children at these ages who have left school are working and a large proportion of the benefits are now being withheld because of employment. Employment accounted for 68 percent and non-attendance at school for 14 percent of the child's benefits withheld at the end of 1945; at the end of 1946, employment accounted for 76 percent of the number withheld.

Table 2.—Number and amount of monthly benefits in force in deferred or conditional-payment status,<sup>1</sup> by reason for withholding payment and type of benefit, December 31, 1946

[Corrected to Feb. 11, 1947]

Reason for withholding payment <sup>1</sup>	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Total.....	226,069	\$4,701,745	120,408	\$3,020,130	29,749	\$388,806	29,457	\$362,349	2,214	\$43,319	44,141	\$886,004	90	\$1,137
Employment of beneficiary.....	185,714	4,147,915	117,859	2,965,692	1,583	18,995	22,249	277,742	1,932	37,713	42,033	847,065	58	708
Employment of primary beneficiary on whose wages benefit is based.....	30,993	403,829	—	—	27,862	365,947	3,131	37,882	—	—	—	—	—	—
Failure to have care of an entitled child.....	1,066	20,067	—	—	—	—	—	—	—	—	1,066	20,067	—	—
Previous payment of lump-sum attainment claim.....	313	9,728	214	7,483	45	832	7	132	46	1,266	0	0	1	15
Payee not determined.....	1,904	23,041	118	2,557	26	360	1,675	18,582	25	426	57	1,071	3	45
All other.....	6,069	97,165	2,217	44,398	233	2,672	2,395	28,011	211	3,914	985	17,801	28	369

<sup>1</sup> Benefit in deferred-payment status is one withheld entirely for a known period; benefit in conditional-payment status is one withheld entirely for an indefinite period.<sup>2</sup> As provided under secs. 203 and 907 of the amended act, except for the reason "payee not determined," in which case benefit payments are accrued pending

determination of guardian or other appropriate payee. When 2 or more reasons for withholding are reported simultaneously, the case is classified under the first listed reason. In all other instances in which 2 or more reasons apply, the first reported reason is the reason recorded.



## Public Assistance

### State Responsibility for Definiteness in Assistance Standards

The purpose of titles I, IV, and X of the Social Security Act, as interpreted by the Social Security Administration, is to help the States make it possible for persons eligible for public assistance to have enough money from their own resources and assistance to obtain the essentials of living as defined by each State. The importance of a clearly defined State plan as it affects recipients of public assistance cannot be overstated. The Bureau of Public Assistance therefore believes that—as a step in the development of State-wide standards of assistance—each State must decide what goes into the essentials of living and how much it will cost to obtain them.

This paper presents an analysis of

the extent and the clarity of responsibility taken by two groups of States for defining a basis against which income and resources can be measured and the amount of assistance payment determined. The two groups represent sharp contrasts in degree of responsibility taken. One group of States represents those which provide that at least eight primary consumption items (requirements) must be provided in all instances through the available income and resources of the applicant and/or the money payment of the agency. The second group of States consists of those which provide that these consumption items may be included in a determination of basis of payment, leaving the responsibility for decision as to their inclusion or exclusion to the local agency and the individual worker within that agency.

In studying the plan provisions in effect in July 1945 for inclusion of

specified consumption items, the Bureau found that most States made a sharp differentiation in the incidence and frequency with which they included some items in their standards. The 15 consumption items which most often comprised the States' definition of what should be available to recipients fall into 2 categories. The first will be referred to as primary consumption items; it comprises food, clothing, personal care, shelter, fuel, light, water, and housekeeping supplies. The other category, consisting of items less frequently provided by States, may be termed secondary consumption items and includes household equipment, household furnishings, insurance, medicine-chest supplies, refrigeration, transportation, and miscellaneous. State plan provisions for inclusion of the secondary consumption items are not considered in this analysis, however, nor are plans in those States that provide for a mixed type of responsibility for the 8 primary items.

This classification does not repre-

Table 1.—Public assistance in the United States, by month, January 1946–January 1947<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients							Percentage change from previous month					
1946												
January.....		2,059,344	279,892	716,700	71,655	276,000	-----	+0.2	+2.0	+2.2	+0.3	+7.6
February.....		2,062,672	286,245	733,670	72,041	295,000	-----	+2	+2.3	+2.4	+5	+6.7
March.....		2,071,092	292,741	751,839	72,352	303,000	-----	+4	+2.3	+2.5	+4	+2.8
April.....		2,088,031	300,938	772,570	72,739	292,000	-----	+8	+2.8	+2.8	+5	-3.6
May.....		2,098,977	307,069	786,712	73,427	283,000	-----	+5	+2.0	+1.8	+9	-3.2
June.....		2,108,216	311,294	799,414	73,945	278,000	-----	+4	+1.4	+1.6	+7	-1.6
July.....		2,116,505	314,516	806,558	74,406	279,000	-----	+4	+1.0	+9	+6	+2
August.....		2,126,635	318,571	816,886	74,823	280,000	-----	+5	+1.3	+1.3	+6	+4
September.....		2,134,585	323,360	829,309	75,253	282,000	-----	+4	+1.5	+1.5	+6	+8
October.....		2,155,890	329,691	844,589	75,705	290,000	-----	+1.0	+2.0	+1.8	+6	+2.8
November.....		2,174,616	337,197	862,356	76,165	298,000	-----	+9	+2.3	+2.1	+6	+2.8
December.....		2,195,806	346,235	885,227	76,688	315,000	-----	+1.0	+2.7	+2.7	+7	+5.5
1947												
January.....		2,212,945	354,378	905,855	76,995	335,000	-----	+8	+2.4	+2.3	+4	+6.4
Amount of assistance							Percentage change from previous month					
1946												
January.....	\$90,357,194	\$63,963,660	\$14,728,554	\$2,402,980	\$9,262,000	-----	+2.0	+0.7	+3.2	+0.3	+10.3	
February.....	92,069,887	64,419,356	15,273,581	2,426,950	9,950,000	-----	+1.9	+7	+3.7	+1.0	+7.4	
March.....	93,618,319	64,877,555	15,772,377	2,443,387	10,525,000	-----	+1.7	+7	+3.3	+7	+5.3	
April.....	93,562,804	65,445,101	16,195,125	2,462,578	9,460,000	-----	-1	+9	+2.7	+8	-10.1	
May.....	94,245,612	65,877,228	16,475,590	2,491,794	9,401,000	-----	+7	+7	+1.7	+1.2	-6	
June.....	94,690,769	66,363,812	16,717,480	2,517,477	9,092,000	-----	+5	+7	+1.5	+1.0	-3.3	
July.....	95,779,264	66,985,744	16,862,803	2,541,717	9,389,000	-----	+1.1	+9	+9	+1.0	+3.3	
August.....	97,110,506	67,663,188	17,225,179	2,567,139	9,655,000	-----	+1.4	+1.0	+2.1	+1.0	+2.8	
September.....	98,954,449	68,634,794	17,918,209	2,604,446	9,797,000	-----	+1.9	+1.4	+4.0	+1.5	+1.5	
October.....	107,498,562	74,219,288	19,731,668	2,714,606	10,833,000	-----	+8.6	+8.1	+10.1	+4.2	+10.6	
November.....	110,385,737	76,080,252	20,411,575	2,762,910	11,131,000	-----	+2.7	+2.5	+3.4	+1.8	+2.7	
December.....	114,314,349	77,531,118	21,545,133	2,812,098	12,426,000	-----	+3.6	+1.9	+5.6	+1.8	+11.6	
1947												
January.....	116,660,774	78,314,543	22,085,013	2,830,218	13,431,000	-----	+2.1	+1.0	+2.5	+6	+8.1	

<sup>1</sup> Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

sent any attempt by the Bureau of Public Assistance to determine at this time which consumption items are more essential than others; it is rather a reflection of the way in which the States, in July 1945, differentiated between two groups of consumption items, all of which might be considered essential in meeting the demands of day-to-day living in the United States.

### Analysis of Responsibility Assumed

**Inclusion of items.**—Approximately half the States fell into the 2 groups which either specify that the 8 primary items must be included in determining the basis of the assistance payment or that their inclusion is optional. Twelve States are explicit that these items must be considered in determining payments in old-age assistance, 9 are explicit for aid to the blind, and 12 for aid to dependent children; hereafter they will be referred to as "must" States. Twelve States specify that the items may be included in old-age assistance, the same number so specify for aid to the blind, and 14 specify that they may be included in aid to dependent children; they will be termed "may" States.

In general, the plans of the "must" States provide that local units are expected to include at least these items in any standard against which income and resources are measured and on which the amount of additional money to be given to an applicant is based. The following quotation from a State plan illustrates this concept of State responsibility: "The following items shall be regarded as necessary expenditures for every applicant or recipient and an amount for each of these items as determined by the standards of the agency shall always be included in determining the amount of the grant."

**Establishing cost figures.**—Once a State has defined in its State plan the kind of responsibility it takes for including consumption items in its standards for measurement, the next factor to be considered is the extent to which the State becomes responsible for fixing the amount of money—the "cost figure"—which is to be allowed for these items. The term "mandatory cost figures" is used here to include fixed money amounts or minimums which the State directs must be used for consumption items included in a basis

for determination of payment. "Permissive cost figures" are money amounts set by the State to be used as guides to the staff. State plans embodying permissive cost figures specify that such figures may or may not be used as the local administrative agency or the worker within the agency may decide. States suggesting permissive cost figures sometimes make possible the use of a locally devised cost figure. In some States, the State itself takes no responsibility for setting a money amount and local agencies are expected to develop their own figures.

The highest degree of responsibility would be exemplified in a State in which mandatory cost figures were developed for consumption items, a lesser degree of responsibility in a State which had developed permissive cost figures, and the least in States which left the responsibility for developing cost figures to local units or to the worker and the needy individual to work out together.

In both "must" and "may" States, there is a greater incidence of cost figures of either a mandatory or a permissive nature for food, clothing, personal care, and housekeeping sup-

Table 2.—Old-age assistance: Recipients and payments to recipients, by State, January 1947<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1946 in—		January 1946 in—				Total amount	Average	December 1946 in—		January 1946 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,212,945	\$78,314,543	\$35.39	+0.8	+1.0	+7.5	+22.4								
Ala.....	45,302	826,610	18.25	+1.8	+4	+31.7	+53.4	Mo.....	110,189	\$3,793,210	\$34.42	+1.1	+1.5	+8.0	+40.2
Alaska.....	1,386	60,032	43.31	-9	+5.5	+3.7	+13.7	Mont.....	10,645	394,119	37.02	+1	+5	-7	+14.3
Ariz.....	10,269	506,220	49.30	+1.3	+1.1	+7.9	+37.3	Nebr.....	25,027	933,658	37.31	+2	+1.5	+4.2	+21.9
Ark.....	33,602	654,616	19.48	+7.1	+1.9	+30.6	+52.5	Nev.....	1,950	90,243	46.28	-2	+8.1	+1.1	+21.0
Calif.....	166,988	8,789,032	52.63	+3	+1.1	+4.5	+15.9	N. H.....	6,689	230,447	34.45	+3	+2	+1.5	+14.5
Colo.....	42,185	1,747,283	41.42	+1.2	+1.1	+3.7	+3.6	N. J.....	22,978	914,081	39.78	-4	( <sup>2</sup> )	-4	+21.1
Conn.....	14,904	632,887	42.46	+7	+1.0	+4.7	+11.7	N. Mex.....	7,407	269,200	36.34	+1.0	+1.1	+18.7	+39.4
Del.....	1,175	23,982	20.41	-8	+8	-3.8	+8.1	N. Y.....	106,109	5,032,566	47.43	+4	+2.1	+2.4	+26.5
D. C.....	2,288	90,657	39.62	+2	+9	-6	+17.3	N. C.....	36,016	589,992	16.38	+1.7	+4.6	+9.0	+29.9
Fla.....	49,656	1,785,836	35.96	+9	+1.2	+15.7	+40.0	N. Dak.....	8,901	339,608	38.15	+2	+2	+2.9	+15.2
Ga.....	75,063	1,227,238	16.34	+1.0	+5.2	+13.5	+57.7	Ohio.....	119,825	4,623,220	38.58	+2	+8	+2.6	+27.4
Hawaii.....	1,572	44,385	28.23	+8	-3.9	+7.6	+22.3	Okla.....	91,769	3,870,638	42.18	+9	+9	+11.1	+33.0
Idaho.....	10,313	430,102	41.70	+4	+6	+6.0	+36.1	Oreg.....	21,846	971,151	44.45	+5	+7	+5.9	+21.5
Ill.....	126,406	4,944,043	39.11	+3	+4	+2.9	+20.8	Pa.....	89,572	3,033,775	33.87	-1	-6	+6.7	+17.8
Ind.....	56,197	1,602,137	28.51	+3	+1.9	+3.7	+13.2	R. I.....	8,026	206,024	36.88	+1	+1.5	+7.8	+14.7
Iowa.....	48,411	1,734,448	35.83	( <sup>2</sup> )	+1.1	-4	+8.2	S. C.....	26,619	546,170	20.52	+2.3	+1.8	+20.7	+55.7
Kans.....	32,861	1,128,850	34.35	+9	+1.2	+14.9	+30.2	S. Dak.....	12,794	415,328	32.46	+4	+6	+9	+23.1
Ky.....	45,069	783,013	17.37	+8	+9	-1.1	+47.9	Tenn.....	43,421	828,105	19.07	+4.2	+7	+15.1	+35.7
La.....	45,156	1,075,049	23.81	+1.1	+1.5	+23.4	+28.9	Tex.....	189,313	5,161,564	27.26	+5	+8	+8.4	+20.1
Maine.....	15,466	522,249	33.77	+5	+2.2	+3.1	+14.6	Utah.....	12,898	588,094	45.60	-2	+2	+8	+18.1
Md.....	11,813	383,652	32.48	+4	+7	+2.6	+17.7	Vt.....	5,479	163,048	29.76	+7	+2.9	+6.7	+35.4
Mass.....	83,477	4,210,270	50.44	+3	( <sup>2</sup> )	+9.1	+21.7	Va.....	15,235	259,117	17.01	+4	+1.4	+2.4	+14.8
Mich.....	91,798	3,286,526	35.80	+2	+2	+5.6	+14.8	Wash.....	66,612	3,711,359	55.72	+2	+8	+4.5	+10.6
Minn.....	54,043	1,925,335	35.63	-1	+3	-3	+8.3	W. Va.....	19,958	390,430	19.56	+5	+5	+9.0	+26.6
Miss.....	37,586	639,283	17.01	+6.6	+6.0	+40.6	+47.9	Wis.....	46,949	1,635,800	34.84	+4	+3	+2.6	+18.1
								Wyo.....	3,702	179,861	48.58	+6	+6	+7.5	+33.9

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

<sup>2</sup> Decrease of less than 0.05 percent.

<sup>3</sup> Increase of less than 0.05 percent.

plies than for shelter, fuel, light, and water. It is in this latter group of consumption items that States have and establish cost figures or, having either been reluctant to set standards experienced difficulty in arriving at

Table 3.—General assistance: Cases and payments to cases, by State, January 1947<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	December 1946 in—		January 1947 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	335,000	\$13,431,000	\$40.10	+6.4	+8.1	+21.3	+45.0
Ala.	4,593	72,722	15.83	+1.3	+5	+28.8	+41.9
Alaska	153	4,928	32.21	+6.3	+6.9	-16.4	-28.7
Ariz.	2,193	63,046	28.75	-2.7	-2.5	( <sup>3</sup> )	-10.2
Ark.	2,690	32,689	12.15	+6	-2	( <sup>3</sup> )	+8
Calif.	22,224	983,844	44.27	+8.5	+4.0	+38.4	+60.7
Colo.	3,988	147,247	36.92	+1.5	+3.9	+22.6	+37.0
Conn.	3,160	129,053	40.84	+5.9	+4.0	+1.8	+15.3
Del.	645	24,242	37.56	+15.8	+20.4	+60.0	+119.3
D. C.	1,113	35,749	47.39	+4.8	+5.6	+48.4	+83.3
Fla.	7,900	762,000					
Ga.	2,900	41,999	14.48	+3.4	+5.6	+5.3	+15.5
Hawaii	791	33,884	42.84	+3.5	+5.7	+26.2	+49.0
Idaho	510	14,117	27.68	-1.0	+1.3	+2.8	+21.8
Ill.	22,820	1,068,774	46.83	+5.8	+7.4	+9.9	+33.3
Ind.	10,774	293,920	27.28	+11.3	+11.4	+22.0	+29.6
Iowa	4,563	123,443	27.05	+4.3	+11.8	+13.4	+26.3
Kans.	4,512	181,213	40.16	+6.7	+8.3	+28.3	+60.7
Ky.	2,100	72,000					
La.	8,135	170,992	21.02	+2	+1	+20.7	+18.6
Maine	2,418	100,194	41.44	+11.1	+11.0	+7.9	+25.1
Md.	7,892	302,625	38.35	+3.8	+2.8	+31.4	+43.6
Mass.	14,914	597,794	40.08	+5.7	+4.3	+8.4	+19.0
Mich.	21,794	956,182	43.87	+8.8	+7.5	-5.3	-4.5
Minn.	6,275	240,497	38.33	+6.9	+9.4	+13.6	+31.2
Miss.	417	4,015	9.63	+5.3	+5.8	+18.8	+32.4
Mo.	12,375	365,966	29.57	+6.2	+7.3	+35.8	+66.2
Mont.	1,215	35,547	27.61	-9.1	+2.2	+9.1	+21.0
Nebr.	1,837	48,439	26.37	-1	-6	-2.0	+5.8
Nev.	127	3,862	30.41	-52.8	-25.6	-50.6	-25.9
N. H.	1,179	43,025	36.49	+10.0	+14.7	-7	+18.6
N. J.	7,530	256,000					
N. Mex.	1,670	37,905	22.70	+3.8	+7.0	+22.0	+56.1
N. Y.	48,008	3,140,120	65.41	+7.1	+8.8	+28.5	+73.3
N. C.	3,020	41,480	13.74	+6.4	+9.9	+14.4	+32.9
N. Dak.	774	24,658	31.86	+3.3	+7.7	+11.7	+30.8
Ohio	18,188	731,641	40.24	+3.9	+3.2	+30.2	+61.2
Okl.	15,700	63,069	( <sup>3</sup> )	( <sup>3</sup> )	+7.8	( <sup>3</sup> )	+23.6
Oreg.	7,520	373,112	49.62	+11.5	+13.8	+55.8	+80.6
Pa.	32,137	1,218,613	37.92	+5.8	+14.7	+38.3	+72.1
R. I.	2,595	110,928	42.75	+12.1	+14.8	+22.9	+24.5
S. C.	4,174	50,537	12.11	-4	+9	+29.7	+14.7
S. Dak.	911	21,495	23.59	+6.9	+4.0	+5.8	+15.3
Tenn.	71,600	7,61,000					
Tex.	73,600	97,499	54.38	+4.4	+5.3	+17.7	+52.6
Utah	1,793	19,015	26.74	+11.6	+10.4	-17.8	-21.1
Va.	3,331	63,699	19.12	+5.0	+8.1	+4.8	+13.7
Wash.	13,413	720,539	53.72	+16.8	+18.1	+51.7	+67.7
W. Va.	4,851	68,757	14.17	+4.8	+6.2	+12.7	-2.8
Wis.	4,964	210,911	42.49	+7.1	+10.7	+3.7	+45.6
Wyo.	466	19,788	42.46	+7.9	+6.0	+38.3	+72.5

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes payments for, and an estimated number of cases receiving, medical care, hospitalization, and burial only in Indiana and New Jersey.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Based on actual reports including an estimated 92 percent of cases and 93 percent of payments.

<sup>7</sup> Estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Excludes a few cases and small amount of local funds not administered by State agency.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Excludes estimated duplication between programs: 2,529 cases were aided by county commissioners and 3,750 cases under program administered by State Board of Public Welfare. Average per case and percentage change in number of cases not computed.

Table 4.—Aid to the blind: Recipients and payments to recipients, by State, January 1947<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1946 in—		January 1947 in—	
				Number	Amount	Number	Amount
Total	76,995	\$2,830,218	\$36.76	+0.4	+0.6	+7.5	+17.8
Total, 47 States <sup>2</sup>	60,186	2,190,610	36.40	+5	+9	+7.9	+21.4
Ala.	929	18,548	19.97	+3	-6	+16.4	+43.3
Ariz.	596	34,799	58.39	+1.2	+1.0	+25.7	+57.2
Ark.	1,354	29,894	22.08	+2.8	( <sup>3</sup> )	+20.1	+42.8
Calif.	6,217	360,671	58.01	+1	+1	+11.6	+11.8
Colo.	421	15,660	37.20	-9	-3	-4.8	-3.3
Conn.	138	5,243	37.99	-7	-5.7	+2.2	+3
Del.	98	2,763	28.19	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
D. C.	203	8,710	42.91	-5	-3	+5.7	+22.1
Fla.	2,536	94,066	37.09	+4	+7	+10.0	+32.5
Ga.	2,184	42,720	19.56	+6	+4.5	+8.5	+46.4
Hawaii	66	2,181	33.05	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Idaho	207	9,577	46.27	+2.0	+3.1	+4.5	+40.4
Ill.	4,879	185,502	38.02	-3	-3	-3.9	+5.4
Ind.	1,929	60,178	31.34	+2	+1.5	-4.1	+7.0
Iowa	1,240	51,360	41.42	-1	+6	+3.2	+15.5
Kans.	1,119	43,336	38.73	+1	+3	+6.5	+24.7
Ky.	1,597	29,097	18.22	+4	+7	+2.4	+42.4
La.	1,443	42,222	29.26	+1.0	+1.3	+5.1	+16.7
Maine	764	26,061	34.11	-1	+4	-4.5	+4.0
Md.	468	16,870	36.05	+2	+8	+9.9	+24.3
Mass.	1,139	56,792	49.86	+4	+1.3	+13.0	+21.9
Mich.	1,375	55,206	40.15	+4	+2	+6.8	+19.6
Minn.	950	40,651	42.79	+8	+1.3	+1.2	+12.9
Miss.	1,893	44,625	23.57	+1.6	+1.5	+2.8	+53.0
Mo.	1,880	86,000	30.00				
Mont.	368	14,566	39.58	+5	+7	+7.0	+20.2
Nebr.	455	17,355	38.14	+4	+2.0	+4.8	+23.6
Nev.	27	1,045	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	291	10,454	35.92	-7	-1.0	+5.1	+18.8
N. J.	574	23,691	41.27	+2	+2	+7.1	+27.8
N. Mex.	273	10,770	39.45	+4	-7	+13.3	+57.6
N. Y.	3,243	168,586	51.98	+8	+4	+6.8	+30.6
N. C.	2,730	65,588	24.02	+9	+7.5	+11.6	+31.0
N. Dak.	125	4,639	37.11	+1.6	-7	+14.7	+24.3
Ohio	3,178	108,956	34.28	+7	+2.2	+3.9	+27.9
Okl.	2,241	95,979	42.83	+1.2	+1.1	+18.2	+39.2
Oreg.	381	20,132	52.84	-3	-8	+1.9	+12.2
Pa.	13,908	552,163	39.72	( <sup>3</sup> )	-1	+7.3	+7.8
R. I.	124	4,899	39.51	+8	+2.6	+15.9	+36.9
S. C.	1,120	26,248	23.44	+1.2	+1.4	+14.1	+28.3
S. Dak.	215	6,355	29.56	-1.4	-3	+2.9	+26.1
Tenn.	1,648	37,552	22.79	+5	+2	+6.9	+22.1
Tex.	5,145	150,690	29.29	+3	+6	+11.5	+28.4
Utah	142	7,448	52.45	-7	+1.2	+4.4	+30.1
Vt.	171	5,713	33.41	-6	-2	+4.3	+11.5
Va.	1,084	22,979	21.20	+1.4	+3.0	+13.2	+25.3
Wash.	649	40,586	62.54	+3	+1.0	+7.5	+16.0
W. Va.	865	19,005	21.97	+7	+1.0	+6.7	+21.8
Wis.	1,314	45,976	34.99	+4	+6	-3.6	+10.6
Wyo.	114	5,711	50.10	+9	+8	-9	+20.2

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Estimated.

<sup>6</sup> Represents statutory monthly pension of \$30 per recipient; excludes payment for other than a month.

<sup>7</sup> Decrease of less than 0.05 percent.

cost figures, have as a result permitted the use of "as paid" figures, usually up to a stated maximum. For food, clothing, personal care, and housekeeping supplies, the "must" States assume more responsibility in terms of developing mandatory cost figures than the "may" States. In

aid to dependent children, for example, 8 out of 12 "must" States provide mandatory cost figures for food, and 9 of these 12 provide mandatory cost figures for clothing, personal care, and housekeeping supplies. In the 14 "may" States, 7 have developed mandatory cost figures for these 4

items in aid to dependent children.

The few cost figures that have been developed for shelter, fuel, light, and

Table 6.—*Recipient rates for public assistance in the continental United States, by State, December 1946*

State	Recipients of old-age assistance per 1,000 population aged 65 and over <sup>1</sup>	Children receiving aid to dependent children per 1,000 population under 18 years <sup>2</sup>	Recipients of aid to the blind per 100 estimated blind population <sup>3</sup>	Recipients of general assistance per 100,000 estimated civilian population <sup>4</sup>
Total..	213	21	33	579
Ala.....	285	18	13	198
Ark.....	362	26	59	916
Calif.....	255	20	31	227
Colo.....	247	10	58	535
Conn.....	414	30	24	673
Del.....	100	14	6	-----
D. C.....	52	9	17	-----
Fla.....	48	17	12	157
Ga.....	324	28	52	-----
Idaho.....	415	12	26	180
Ill.....	278	24	34	157
Ind.....	193	25	41	760
Iowa.....	182	16	33	798
Kans.....	195	13	30	504
Ky.....	192	19	36	453
La.....	217	18	34	-----
Maine.....	331	29	22	447
Md.....	188	19	51	779
Mass.....	86	20	13	929
Mich.....	203	17	17	660
Min.....	241	24	19	918
Miss.....	226	17	24	594
Mo.....	276	14	26	29
Mont.....	308	41	41	892
Neb.....	242	26	45	465
Nev.....	212	18	23	335
N. H.....	222	2	16	300
N. J.....	128	18	34	561
N. Mex.....	69	8	9	264
N. Y.....	273	37	31	612
N. C.....	98	23	17	778
N. Dak.....	197	14	34	176
Ohio.....	202	19	15	299
Oklahoma.....	196	11	28	671
Ore.....	565	75	56	-----
Pa.....	200	12	23	1,161
R. I.....	115	31	93	576
S. C.....	127	24	12	751
S. Dak.....	277	16	20	295
Tenn.....	255	23	22	343
Tex.....	218	30	29	-----
Utah.....	477	12	44	-----
Vt.....	369	25	23	446
Wash.....	151	17	28	438
W. Va.....	86	11	17	214
Wis.....	382	28	24	1,179
Wyo.....	173	34	33	524
	174	17	29	414
	236	13	42	347

<sup>1</sup> Population aged 65 and over as of April 1946 estimated by the Social Security Administration. Rate is an understatement for some States because only 1 recipient is reported when a single payment is made to husband and wife, both 65 or over.

<sup>2</sup> Population under 18 as of July 1945 estimated by the Social Security Administration. For Nevada, rate is for program administered without Federal participation.

<sup>3</sup> Blind population estimated for 1940; see the *Bulletin*, March 1945, p. 18. For Missouri, Nevada, and Pennsylvania, rates are for programs administered without Federal participation.

<sup>4</sup> Civilian population as of July 1945 estimated by the Bureau of the Census. For Indiana and New Jersey, rates include unknown number of persons receiving medical care, hospitalization, and burial only. Number of persons aided not currently available for Connecticut, Delaware, Florida, Kentucky, Oklahoma, Tennessee, and Texas.

Table 5.—*Aid to dependent children: Recipients and payments to recipients, by State, January 1947<sup>1</sup>*

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	December 1946 in—			January 1946 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	354,378	905,855	\$22,085,013	\$62.32	+2.4	+2.3	+2.5	+26.6	+26.4	+49.9
Total, 50 States <sup>2</sup> .....	354,342	905,785	22,083,916	62.32	+2.4	+2.3	+2.5	+26.6	+26.4	+50.0
Alabama.....	7,569	21,107	240,929	31.83	+1.7	+1.8	+2.0	+29.1	+28.7	+56.6
Alaska.....	206	466	9,199	44.66	+6.2	+7.9	+8.9	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Arizona.....	2,130	6,194	110,064	51.67	+3.8	+4.1	+4.0	+42.1	+43.4	+84.2
Arkansas.....	5,491	14,698	205,280	37.39	+4.3	+4.0	+2.9	+38.5	+38.8	+92.4
California.....	9,088	22,631	849,011	93.42	+1.7	+2.1	+2.4	+30.1	+27.6	+39.9
Colorado.....	3,992	10,897	273,890	68.61	+2.1	+2.3	+4.0	+17.4	+16.4	+32.2
Connecticut.....	2,722	6,823	252,229	92.66	+1.8	+2.0	+2.1	+14.5	+14.9	+26.3
Delaware.....	247	702	22,428	90.80	—	—	+1	+16.3	+16.3	+33.6
District of Columbia.....	1,145	3,551	83,930	73.30	+5.0	+7.1	+4.9	+64.5	+61.2	+84.4
Florida.....	7,463	18,466	262,969	35.24	+2	+2	+1	+17.4	+16.9	+21.5
Georgia.....	5,856	15,037	203,272	34.71	+3.3	+3.4	+6.5	+46.1	+48.9	+99.7
Hawaii.....	789	2,400	83,598	81.54	+3.6	+3.6	+1.4	+40.5	+40.5	+69.9
Idaho.....	1,640	4,319	129,660	79.06	+2.4	+3.0	+2.8	+30.6	+25.7	+77.3
Illinois.....	22,777	56,016	1,879,434	82.51	+2.1	+2.1	+2.3	+11.1	+13.0	+41.5
Indiana.....	7,179	17,532	280,348	39.05	+1.4	+1.3	+1.7	+18.1	+22.4	+23.9
Iowa.....	3,892	9,922	131,785	33.86	+1.9	+2.1	+2.2	+19.8	+19.7	+22.3
Kansas.....	4,250	10,817	295,087	69.43	+3.3	+3.6	+3.8	+35.6	+34.9	+73.3
Kentucky.....	7,385	18,943	308,375	41.76	+4.3	+4.1	+3.9	+38.4	+34.6	+160.2
Louisiana.....	10,388	26,937	475,149	45.74	+2.0	+1.7	+1.9	+15.2	+15.6	+34.7
Maine.....	1,825	5,240	162,042	58.79	+3.9	+4.2	+7.4	+25.7	+27.3	+58.3
Maryland.....	4,852	6,129	221,370	48.91	+2.7	+2.9	+3.5	+34.2	+33.3	+71.3
Massachusetts.....	8,568	21,165	815,318	95.16	+1.3	+1.1	+2.7	+11.6	+10.7	+24.4
Michigan.....	18,313	43,778	1,423,279	77.72	+1.5	+1.7	+1.6	+27.3	+26.3	+44.3
Minnesota.....	5,466	14,020	304,815	55.77	+1.1	+1.2	+1.9	+14.9	+16.2	+21.5
Mississippi.....	4,527	11,931	119,169	26.32	+3.7	+3.8	+3.8	+45.2	+45.5	+45.6
Missouri.....	17,427	45,562	648,523	37.21	+2.7	+2.6	+2.6	+38.7	+37.8	+44.3
Montana.....	1,557	4,154	97,649	62.72	+2.0	+2.1	+2.6	+19.1	+24.3	+45.2
Nebraska.....	2,925	6,966	227,866	77.90	+1.0	+1.2	+1.6	+28.9	+29.7	+59.0
Nevada.....	36	70	1,097	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
New Hampshire.....	1,019	2,595	78,590	77.12	+1.9	+1.2	+1.4	+18.8	+18.3	+29.7
New Jersey.....	3,848	9,799	277,355	72.08	+1.5	+1.7	+2.4	+13.5	+14.3	+29.2
New Mexico.....	3,205	8,395	152,734	47.65	+3.1	+2.8	+3.1	+21.6	+20.4	+56.5
New York.....	34,212	81,829	3,521,497	102.93	+3.7	+3.5	+3.8	+35.1	+32.4	+70.4
North Carolina.....	7,073	19,831	235,999	33.37	+2.1	+2.5	+4.1	+12.5	+18.1	+37.9
North Dakota.....	1,598	4,373	113,931	71.30	+3.2	+2.8	+4.8	+14.3	+12.5	+41.2
Ohio.....	8,826	24,244	588,608	66.69	+1.1	+1.2	+4.8	+14.4	+14.8	+32.6
Oklahoma.....	24,371	58,941	1,098,570	45.08	+3.2	+3.0	+3.0	+45.4	+44.3	+87.4
Oregon.....	1,651	4,194	157,869	95.64	+4.0	+3.8	+3.5	+28.8	+33.6	+48.2
Pennsylvania.....	36,875	95,184	2,647,915	71.81	+2.0	+2.0	+1	+36.3	+32.6	+49.2
Rhode Island.....	2,055	5,169	150,234	73.11	+3.2	+3.4	+6.0	+32.9	+31.1	+42.1
South Carolina.....	4,883	13,275	131,425	26.91	+2.3	+2.9	+2.2	+23.6	+15.4	+44.1
South Dakota.....	1,885	4,638	86,623	45.95	+1.9	+1.9	+1.8	+24.3	+25.4	+47.9
Tennessee.....	12,462	33,237	437,714	35.12	+9	+9	+1.0	+10.7	+11.9	+26.9
Texas.....	11,773	29,485	312,262	26.52	+3.9	+4.1	+1.1	+26.1	+38.1	+50.7
Utah.....	2,321	6,291	234,925	101.22	+3.6	+3.7	+3.7	+22.0	+22.1	+64.5
Vermont.....	642	1,748	28,961	45.11	+6	+5	+1.1	+7.5	+11.9	+37.2
Virginia.....	4,074	11,819	151,701	37.24	+2.3	+2.3	+4.8	+10.9	+13.1	+23.1
Washington.....	6,306	15,394	679,592	107.77	+3.3	+3.1	+4.5	+47.6	+45.9	+62.2
West Virginia.....	8,851	24,444	341,415	38.57	+1.6	+1.7	+1.6	+21.5	+20.1	+30.9
Wisconsin.....	6,692	16,598	526,907	78.74	+1.2	+1.3	+1.6	+12.4	+14.7	+41.9
Wyoming.....	386	1,094	32,391	83.91	+4.0	+4.9	+3.2	+28.2	+26.3	+78.6

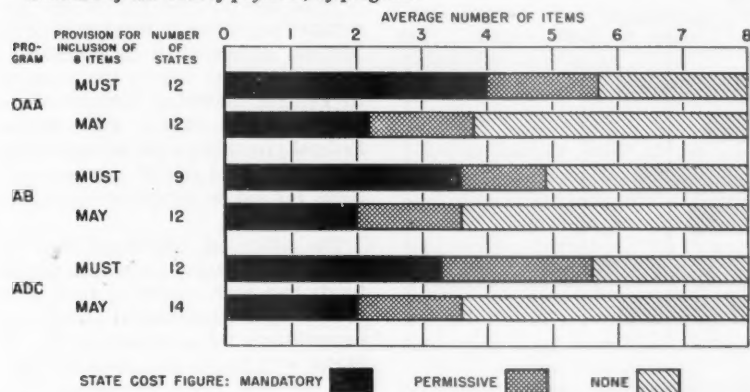
<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.



Chart 1.—Type of cost figure for eight primary items for States in which these items must be included, and for States in which these items may be included, in the determination of the basis of payment, by program.



water appear largely in the "must" States. In old-age assistance, for example, 7 of the 12 "must" States have developed either a mandatory or permissive cost figure for fuel. In 5 of these 12 States, either a mandatory or permissive cost figure has been developed for shelter. In the 12 "may" States, no cost figures have been developed for fuel, and only 2 of these States have developed them for shelter.

It thus appears that the States which clearly define their responsibility for the inclusion of the eight primary consumption items have moved ahead in the direction of developing mandatory cost figures for each of these items. This trend is common to the three programs.

States in the group that have made the inclusion of the 8 primary consumption items a "must" have gone further than the "may" States in developing cost figures, either mandatory or permissive, that can be built up into a total minimum money amount for this part of the States' defined content of living. In old-age assistance, for example, 7 of the 12 "must" States have cost figures for combinations of 5 or more of the 8 primary consumption items. In the 12 "may" States, only 2 have developed cost figures for a combination of as many as 5 of these items.

**Adequacy of cost figures.**—Even though States specify the items to be included and State-established cost figures are mandatory on the local agency, these factors alone will not

assure adequate assistance. The scope of the "content of living" and the reality of the cost figures developed must supply an actual living for people in America. Examination of the cost figures for food, clothing, personal care, and housekeeping supplies that were in use or suggested for use by localities in July 1945 reveal some startling facts. The following summary is built up from figures for the first two items in the old-age assistance program only, but the same diversity was found for the other two items in that program, as well as for all four items in aid to the blind and aid to dependent children.

The amount that 29 States suggested as necessary for food was, roughly, \$15 a month for an aged man. In contrast, in 1 State the cost figure was \$6.63 a month; in another, \$9.55; and in a third, \$11.00. Regional differences in food prices hardly account for as great a difference as there is between \$6.63 allowed for food in 1 State and \$18.00 or more in 10 other States. These 10 States all made at least this amount mandatory on the local units.

The amount that 27 States used or suggested as necessary for clothing for an aged man was approximately \$3.50 a month. In contrast, 1 State specified only \$1.50 a month, and a second, \$1.70, although neither State has a tropical or subtropical climate. Thirteen other States had a cost figure for clothing of less than \$3 a month. Eight of the 42 States which had established cost figures for cloth-

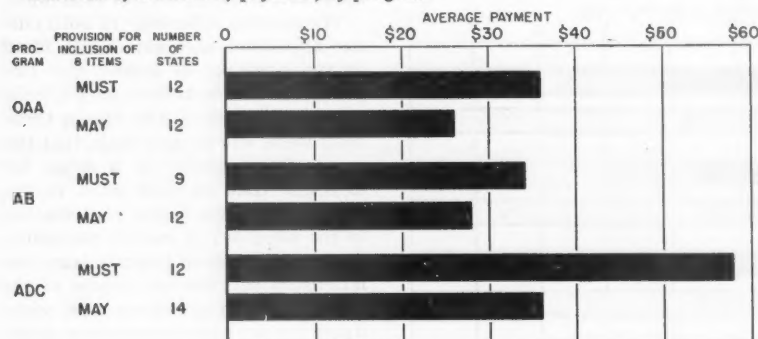
ing considered that \$5 or more was necessary and made that minimum amount mandatory on the local units.

The marked difference in both old-age assistance and aid to the blind in the amounts of money the two groups of States believe they should provide if people are to obtain these basic items shows once again that the responsibility taken by a State for directing that an item must be included may be a factor contributing to the adequacy of money payments. The data examined indicate some relationship between the degree of responsibility for definiteness in specifying the primary consumption items that must be included and the adequacy of the amount of money to be included for them.

For old-age assistance, in 5 of the 10 "must" States which had established cost figures for food, clothing, personal care, and housekeeping supplies, the total of the 4 cost figures was \$25 or more. All 8 comparable States in the "may" group provided less than \$25 for the 4 consumption items. In aid to the blind, 5 of the 7 "must" States with cost figures provided for a total of \$25 or more for the 4 items, as compared with only 2 of 8 "may" States. This differentiation between "must" and "may" States was not as clearly brought out in the analysis of the cost figures for these 4 primary items for aid to dependent children. Two out of 10 "must" States with cost figures provided \$45-\$50, as compared with none in the 9 "may" States; while 6 of the 10 "must" States and all of the "may" States fell into a \$30-\$45 range. One "must" State provided less than \$30 for these items.

**Extent of State responsibility and average payments.**—Many factors influence the amount of public assistance payments. They include State legislative or administrative maximums on payments; State provisions for a minimum to be used in determining need; the extent to which State policy provides for including the needs of other family members in payments to the individual eligible for assistance; and the adequacy of State appropriations to support the programs. States in the higher average per capita income group usually have more adequate appropriations and are in a better position to make their

Chart 2.—Average assistance payment for each program in States in which eight primary items must be included, and in States in which they may be included, in the determination of the basis of payment, by program



standards for measurement both mandatory and adequate. These States were represented in both the "must" and the "may" groups, but more were in the first group.

The relationship of the amount of average payments to the degree of responsibility for specifying that the 8 primary items must be included is marked. In old-age assistance, of the 12 States which require the inclusion of the 8 primary items in every case, 9 show average payments of more than \$30; while in the 12 States which do not require the inclusion of the 8 items, only 4 have average payments of more than \$30.

For aid to the blind, 8 of the 9 States which require the inclusion of the primary consumption items have average payments of more than \$30. Of the 12 States which do not, 7 have average payments of more than \$30. In aid to dependent children, of the 12 States that require the inclusion of all 8 items, 6 have average payments of \$60 or more, and 5 have payments of less than \$40. Of the 14 States in the second group, only 1 has an average payment of more than \$60, while 8 have payments of less than \$40.

### Conclusion

States requiring the inclusion of the eight primary consumption items tend to take responsibility for establishing

the money amounts to be provided for these items—a step which probably also contributes to higher average assistance payments. Conversely, the group of States which do not accept the initial responsibility for determining the basis of inclusion of these items also limit the extent of their responsibility for setting cost figures, with a resultant adverse effect on average assistance payments.

While a number of factors in individual State situations affect the amount of the average assistance payment, average payments were higher in the group of States that defined clearly their responsibility for inclusion of the primary consumption items than in the States which did not do so.

### Program Operations

In each of the special types of assistance, increases in total case loads and payments continued to reflect, in part, the effects of greater Federal financial participation. Except for the increase in the case load for aid to dependent children, however, the monthly changes for the United States as a whole were smaller than during the October–December quarter. The 2.4-percent rise in the number of families receiving aid to dependent children slightly exceeded

the average monthly change in the 3 preceding months.

Total expenditures for old-age assistance payments in January were 14 percent higher than in September 1946, the month before the changes in Federal matching became effective. In the States with State-Federal programs, total payments for aid to the blind rose 11 percent, and those for aid to dependent children, 23 percent.

The effect of additional Federal funds in increasing assistance where funds had been especially limited is shown by the substantial change in expenditures for assistance in the 12 States with lowest per capita income. The increases result, of course, from the combination of larger case loads and higher average payments.

State	Percentage increases in expenditures for assistance, September 1946–January 1947		
	Old-age assistance	Aid to dependent children	Aid to the blind
Oklahoma.....	22	46	24
West Virginia.....	21	36	17
Tennessee.....	30	24	16
New Mexico.....	22	42	25
Louisiana.....	19	25	15
Georgia.....	28	43	24
Kentucky.....	31	76	40
North Carolina.....	25	30	20
Alabama.....	14	21	13
South Carolina.....	34	34	21
Arkansas.....	31	47	23
Mississippi.....	30	24	11

The rise of 6.4 percent in general assistance cases in January brought the total case load to its highest point since June 1943. Eight States reported increases from December of 10 percent or more; the largest of these (17 percent) occurred in Washington. The average general assistance payment continued to move upward. In January it topped \$40 for the first time. The level of payments, however, varied markedly from State to State. In Mississippi, for example, general assistance averaged less than \$10 a case, in contrast to New York's average of more than \$65.

## Social and Economic Data

### Social Security and Other Income Payments

#### All Income Payments to Individuals

Total income payments to individuals in January—\$14.8 billion—were up 0.8 percent from the December total and 13 percent from that a year earlier (table 1). All segments shared in the latter increase, with relative gains ranging from 8 percent for compensation of employees to 30 percent for public aid. Within the various categories, however, significant changes occurred in both directions.

A 12-percent increase over the January 1946 total of all wages and salaries resulted from a 25-percent rise in covered pay rolls and a 14-percent drop in the noncovered group. Non-covered pay rolls increased for railroad and agricultural employment (8 and 28 percent, respectively) and for employment in domestic service (9 percent), but these increases were not sufficient to offset a 28-percent decline in government salaries. Income of farm operators was 25 percent above the January 1946 level, and for the nonfarm group the gain was 16 percent. Though military and subsistence allowances as a whole were about one-tenth higher than in January 1946, military allowances declined 79 percent, while subsistence allowances under the GI Bill were more than 10 times as great. Mustering-out pay, which is included in compensation of employees, fell 93 percent below the January 1946 amount; the demobilization program has tapered off to a fraction of what it was a year earlier.

The variation in the rates of increase has caused a shift in the relative importance of the various categories in the income total. Compensation of employees accounted for only 63.5 percent of total income this January, as compared with 66.2 percent a year earlier; dividends and interest and military and subsistence allowances were also relatively less important this January than last. Entrepreneurial income, net rents, and royalties, on the other hand, accounted for a larger proportion of

total income this January, as did social insurance and related payments and disbursements for public aid.

#### Social Insurance and Related Payments

Disbursements under the selected programs—\$438 million—were 12 percent more in January than in December and 15 percent greater than a year earlier (table 2). The bulk (85 percent) of the month's increase was attributable to payments under the unemployment insurance programs, which increased a fourth, chiefly as a result of seasonal factors. No significant changes occurred in the other programs; payments under the retirement, disability, and survivor programs continued upward (except for a small decrease in Rhode Island

cash sickness benefits), and allowances to self-employed veterans increased slightly after continuous declines since August. The selected programs accounted for 81 percent of all social insurance and related payments in January, as estimated by the Department of Commerce, while a year earlier they had represented 83 percent of the total.

The 1946 amendments to the Railroad Retirement Act include a provision for monthly survivor benefits similar to those paid under the Social Security Act. Though the provision became effective January 1, the first checks were not payable until February, since these benefits are paid in the month following the month to which they relate.

Payments under each of the three unemployment insurance programs continued the rise which began in De-

Table 1.—Income payments to individuals, by specified period, 1940-47<sup>1</sup>

[Corrected to Mar. 5, 1947]

Year and month	Total	Compensation of employees <sup>2</sup>	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid <sup>3</sup>	Social insurance and related payments <sup>4</sup>	Military and subsistence allowances <sup>5</sup>
Amount (in millions)							
1940.....	\$76,210	\$48,218	\$14,313	\$9,175	\$2,675	\$1,801	\$28
1941.....	92,710	60,262	18,599	9,761	2,325	1,744	19
1942.....	117,311	70,970	23,933	9,771	1,647	1,844	146
1943.....	143,099	101,813	27,161	10,389	997	1,703	1,026
1944.....	156,721	112,043	28,017	11,195	942	1,970	2,554
1945.....	160,607	111,360	29,894	12,304	990	2,925	3,134
1946.....	164,666	107,133	34,688	13,572	1,181	6,288	1,304
1946							
January.....	13,069	8,648	2,626	1,079	90	456	168
February.....	12,969	8,481	2,690	1,084	92	486	136
March.....	13,141	8,670	2,631	1,091	94	540	115
April.....	13,234	8,739	2,609	1,098	93	565	130
May.....	13,421	8,747	2,745	1,107	94	575	153
June.....	13,486	8,839	2,717	1,127	95	566	142
July.....	14,029	9,027	3,069	1,143	96	558	136
August.....	14,111	9,164	3,004	1,153	97	553	140
September.....	13,804	9,143	2,735	1,161	99	530	136
October.....	14,245	9,110	3,192	1,169	107	500	167
November.....	14,513	9,229	3,337	1,175	110	468	194
December.....	14,644	9,336	3,333	1,185	114	489	187
1947							
January.....	14,758	9,364	3,357	1,195	117	541	194
Percentage distribution							
January 1946.....	100.0	66.2	20.1	8.3	0.7	3.5	1.3
January 1947.....	100.0	63.5	22.7	8.1	.8	3.7	1.2

<sup>1</sup> Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

<sup>2</sup> Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, mustering-out pay, and, beginning September 1946, terminal-leave pay.

<sup>3</sup> Payments to recipients under 3 special public assistance programs and general assistance. For 1940-43, includes earnings of persons employed by NYA, WPA, and CCC, and value of food stamps under food stamp plan; for 1940-42, includes farm subsistence payments.

<sup>4</sup> Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, workmen's compensation, veterans' pensions and compensation, State and railroad unemployment insurance, and readjustment allowances to unemployed and self-employed veterans.

<sup>5</sup> Government portion of payments to dependents of members of the armed forces (portion deducted from military pay included under compensation of employees as part of military pay rolls), subsistence allowances to veterans under the Servicemen's Readjustment Act, and veterans' bonus.

Source: Department of Commerce, Office of Business Economics.

Table 2.—Selected social insurance and related programs, by specified period, 1940-47

[In thousands; data corrected to Mar. 10, 1947]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans <sup>12</sup>
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Rhode Island sickness compensation <sup>10</sup>	State unemployment insurance laws <sup>10</sup>	Service-men's Readjustment Act <sup>11</sup>	Railroad Unemployment Insurance Act <sup>11</sup>	
		Social Security Act <sup>2</sup>	Railroad Retirement Act <sup>3</sup>	Civil Service Commission <sup>4</sup>	Veterans Administration <sup>5</sup>	Monthly			Lump-sum <sup>6</sup>							
						Social Security Act <sup>2</sup>	Railroad Retirement Act <sup>3</sup>	Veterans Administration <sup>5</sup>	Social Security Act <sup>2</sup>	Railroad Retirement Act <sup>3</sup>	Civil Service Commission <sup>4</sup>					
Number of beneficiaries																
1946																
January	716.7	174.2	93.7	1,620.7	607.8	4.4	725.0	17.8	1.8	2.6	4.5	4.4	1,641.7	695.5	21.9	44.0
February	743.9	175.7	94.5	1,714.5	618.6	4.5	736.9	15.0	1.5	1.7	4.0	4.5	1,622.4	1,071.1	40.3	63.2
March	773.3	177.4	95.7	1,866.5	630.4	4.6	751.0	15.9	1.8	1.5	5.3	4.7	1,591.8	1,507.2	51.0	141.9
April	799.1	178.6	96.8	1,984.7	641.9	4.5	766.0	17.0	2.0	1.5	4.6	5.3	1,402.4	1,626.1	51.7	233.0
May	821.4	179.8	98.0	2,069.0	652.7	4.5	783.3	17.3	1.7	2.1	5.1	7.6	1,314.9	1,742.7	66.7	279.2
June	840.7	180.6	99.1	2,130.4	661.4	4.5	789.8	16.2	1.7	2.7	5.1	7.4	1,174.1	1,781.5	74.9	261.8
July	860.5	181.6	100.5	2,179.7	667.4	4.5	790.0	15.1	1.7	2.6	4.2	6.6	1,068.7	1,724.3	42.6	326.8
August	880.4	182.5	101.6	2,203.1	673.5	4.5	804.7	15.6	1.7	2.2	5.4	5.8	980.2	1,669.2	49.1	332.5
September	896.3	183.4	102.7	2,227.2	682.8	4.5	817.4	12.9	1.4	1.7	5.3	4.8	838.9	1,476.3	51.8	249.9
October	912.7	184.2	103.9	2,262.6	693.7	4.5	830.1	16.6	1.4	2.1	6.3	4.7	765.3	1,097.5	57.4	191.2
November	925.7	184.6	104.9	2,287.8	701.0	4.5	842.2	13.3	1.2	1.6	5.3	4.4	709.6	932.7	54.9	136.9
December	934.7	185.0	106.5	2,314.4	707.6	4.5	849.4	15.1	1.8	1.6	6.0	4.3	747.9	987.9	70.3	155.4
1947																
January	955.7	185.2	108.2	2,332.2	716.6	4.5	871.3	15.8	.9	2.0	7.0	4.2	892.6	1,148.6	88.2	167.0
Amount of benefits <sup>14</sup>																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$2,497	\$5,810	\$3,960	\$518,700	\$15,961	\$15,961	\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	344,321	14,537	14,537	14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	4,114	6,108	4,120	344,084	6,268	6,268	6,268
1943	921,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,350	\$2,857	79,643	917	917
1944	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	6,591	7,863	4,784	5,035	62,385	\$4,113	\$582
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	8,138	10,244	5,049	4,669	445,866	114,955	2,359
1946	5,121,150	230,285	149,188	96,418	1,232,568	130,139	1,817	339,142	27,267	9,127	13,992	7,491	4,606	1,065,475	1,491,294	39,917
1946																
January	378,908	15,339	11,997	7,542	80,183	9,234	150	26,511	2,539	812	1,277	477	325	133,246	83,322	1,351
February	400,771	15,969	12,085	7,560	83,229	9,405	149	26,246	2,154	751	1,277	416	303	120,727	112,195	2,207
March	463,134	16,635	12,238	7,670	92,277	9,597	150	25,924	2,263	883	888	465	343	127,013	148,956	3,210
April	475,555	17,200	12,332	7,861	96,965	9,777	152	26,919	2,442	883	942	463	385	110,672	160,071	3,175
May	472,458	17,690	12,388	7,970	99,344	9,943	149	27,025	2,461	797	1,250	527	551	103,889	155,175	4,238
June	454,057	18,122	12,419	7,987	98,554	10,069	132	25,986	2,335	792	1,473	492	533	92,982	150,063	4,414
July	454,022	18,577	12,561	8,020	94,151	10,195	153	26,455	2,187	818	1,477	450	477	88,408	152,648	2,479
August	441,380	19,026	12,600	8,112	95,803	10,300	155	26,324	2,266	854	1,213	797	417	78,047	148,016	3,179
September	411,237	19,379	12,565	8,342	108,904	10,447	151	30,687	1,892	692	987	787	339	63,216	124,082	3,409
October	389,691	19,754	12,604	8,364	113,336	10,620	154	31,066	2,476	745	1,211	928	337	64,433	100,380	3,902
November	369,976	20,038	12,640	8,421	113,526	10,740	151	33,789	1,986	661	1,180	800	316	54,097	74,421	3,618
December	389,267	20,238	12,671	8,568	113,295	10,843	151	32,210	2,266	439	1,071	890	309	59,370	81,964	4,665
1947																
January	437,577	20,700	13,169	8,592	114,105	10,995	152	32,765	2,387	519	1,416	1,040	307	74,755	106,586	5,685

<sup>1</sup> Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and the Civil Service Retirement Acts, and disability payments to veterans.

<sup>2</sup> Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

<sup>3</sup> Age and disability annuitants and pensioners as of last day of month. Payments represent annuities certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

<sup>4</sup> Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under the National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but also include payments from Canal Zone and Alaska Railroad retirement and disability funds administered by the Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included but are summarized twice a year in the *Bulletin*.

<sup>5</sup> Veterans' pensions and compensation.

<sup>6</sup> Widow's, widow's current, parent's, and child's benefits. Partly estimated.

<sup>7</sup> Payments to widows, parents, and children of deceased veterans.

<sup>8</sup> Number of decedents on whose account lump-sum payments were made, and amount of such payments.

<sup>9</sup> Payments for burial of deceased veterans.

<sup>10</sup> Number represents average weekly number of beneficiaries. Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted. State unemployment insurance data for January 1947 partly estimated.

<sup>11</sup> Readjustment allowances to unemployed veterans only. Number before May 1946 represents average weekly number of veterans paid unemployment allowances during weeks ended in the month; number beginning May 1946 represents average weekly number of continued claims during weeks ended in the month.

<sup>12</sup> Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures not adjusted.

<sup>13</sup> Number before January 1947 represents number of veterans paid during month; number beginning January 1947 represents number of claims paid during month under the Servicemen's Readjustment Act.

<sup>14</sup> Payments to individuals: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security Act; amounts certified under the Railroad Retirement Act (including retroactive payments) and the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and Rhode Island sickness compensation programs and under the Servicemen's Readjustment Act.

<sup>15</sup> Preliminary estimate by the Veterans Administration.

Source: Based on reports of administrative agencies.



cember; disbursements as a whole were 28 percent higher in January than in the preceding month but 14 percent less than in January 1946. For the State programs, disbursements exceeded those in December by 26 percent but were 44 percent under the amount a year earlier. Unemployment allowances to veterans increased 30 and 28 percent, respectively, above levels in December and in January 1946. Railroad unemployment benefits were likewise more than the amounts paid in the 2 preceding periods, ranging 22 percent above December expenditures and amounting to more than four times those a year earlier.

The rise or fall in unemployment benefits is, of course, directly related to the trend in unemployment insured under the programs. Insured unemployment in an average week in January was about 20 percent higher than it was in an average week in December, with the State, veterans', and railroad programs recording increases of 22, 18, and 4 percent, respectively. An over-all decline of 18 percent from the level a year earlier resulted from a 39-percent drop in unemployment insured under the State laws, which more than offset a 14-percent rise in veteran insured unemployment and a threefold increase under the railroad program.

Week ended—	Insured unemployment (in thousands)			
	All programs	State unemployment insurance	Veterans' unemployment allowances	Railroad unemployment insurance
1946				
Jan. 5.....	2,720	1,831	867	22
12.....	2,781	1,814	943	21
19.....	2,887	1,825	1,033	29
26.....	3,119	1,892	1,191	36
Average.....	2,877	1,840	1,008	28
Dec. 7.....	2,012	940	992	80
14.....	2,010	935	906	78
21.....	1,865	855	932	78
28.....	2,039	950	1,006	83
Average.....	1,982	980	982	80
1947				
Jan. 4.....	2,344	1,110	1,150	83
11.....	2,369	1,127	1,157	84
18.....	2,353	1,118	1,151	84
25.....	2,360	1,122	1,157	81
Average.....	2,356	1,119	1,154	83

The data for each State for the last weeks ended in January and December reveal marked changes in the

levels of insured unemployment. Under State programs, insured unemployment in the week ended January 25 was above that in the week ended December 28 in all States but Washington, where it was one-fifth less. The two States which accounted for a third of all such unemployment in each of the 2 weeks—California and New York—reported increases of 33 and 7 percent, respectively, while for the continental United States as a whole the rise was about 18 percent. Veteran insured unemployment followed a similar pattern. Only Kentucky and Tennessee reported declines in the last week of January. The two States which accounted for one-fifth of all veteran insured unemployment—New York and Pennsylvania—reported increases of 31 and 12 percent, respectively, while for all States the increase was 15 percent.

Data on the number of veterans paid self-employment allowances are not available after December 1946, and data are reported instead on the number of claims paid. Consequently, figures on number of beneficiaries (last column of table 2) represent for all months in 1946 the number of veterans paid self-employment allowances during the month and, beginning with January 1947, the number of claims paid with respect to self-employment. Thus data on the number of claims paid indicate the trend in activities under the self-employment phase of the readjustment allowance program but overstate the number of veterans actually receiving those payments. The number of claims paid in a given month relates to self-employment in the preceding month or months; some veterans will receive more than one check in a given month because of administrative delays in making the payments.

### Railroad Unemployment Insurance Beneficiaries in 1945-46\*

During the benefit year beginning July 1, 1945, 162,797 railroad workers experienced unemployment for which

\*Prepared by the Office of Director of Research, Railroad Retirement Board.

benefits were paid under the Railroad Unemployment Insurance Act. In no previous year except 1939-40 were there as many beneficiaries. Although they received fewer payments than the 1939-40 or 1940-41 beneficiaries, those unemployed in 1945-46 were paid a larger amount of benefits—\$22.4 million—than in any earlier year. These figures and the other figures in this article are for beneficiaries with unemployment in registration periods begun during the year. All figures except the national totals are based on an analysis of the benefits paid to a 20-percent sample of the beneficiaries and include some payments made after the year ended.

Reconversion and the disturbances which accompanied it did not affect railroad employment in all parts of the country equally. The widespread interruptions of railroad operations during the steel and coal strikes were more serious in the eastern industrial and coal-producing States than elsewhere. The general loosening of the labor market and the return of veterans to their railroad jobs were important in other States as well. Seasonal lay-offs of outdoor maintenance employees during the winter affected a larger number in the Northern States than in the South. These and other influences resulted in a distribution of the railroad unemployment insurance beneficiaries by State and by census region which differed materially from the distribution of railroad employment.

### Beneficiary Rates

In general, the number of beneficiaries as related to the number of railroad employees was highest in the leading mining and industrial States of the eastern half of the country (table 3). As related to estimated railroad employment for mid-September 1945, there were 13.2 beneficiaries per 100 railroad employees in the Middle Atlantic States and 11.5 for each 100 employees in the East South Central States. The rate for the country as a whole was 9.6.

The lowest beneficiary rates occurred in the New England and Pacific States regions—4.1 and 4.8 beneficiaries per 100 employees, respectively. From these figures, it seems that there was little relation-

ship between the employment increases during the war and the volume of railroad unemployment in the first postwar year. The rise in employment was greatest in the Pacific States and least in New England, yet

the rates of unemployment were almost equally low for both areas.

West Virginia, a coal-producing State, had the highest beneficiary rate—26.7 per 100 employees. Pennsylvania and Kentucky also had high

rates—17.3 and 17.0, respectively—while the rates for 12 other States were also above 10.0. The lowest incidence of unemployment occurred in 2 of the Mountain States—New Mexico and Arizona—and in Connecticut. The rates for these and 14 other States were below 5.0 percent.

Table 3.—*Railroad unemployment insurance: Number of beneficiaries, creditable registration periods, and amount of benefits, by census region and State, for unemployment in benefit year 1945-46<sup>1</sup>*

Census region and State	Number of beneficiaries	Creditable registration periods		Benefits		Number of beneficiaries per 100 railroad employees <sup>4</sup>
		Number <sup>2</sup>	Average per beneficiary	Amount <sup>3</sup>	Average per beneficiary	
Total.....	162,797	800,870	4.9	\$22,428,095	\$137.77	9.6
New England States.....	2,487	12,211	4.9	347,871	139.88	4.1
Maine.....	233	933	4.0	24,689	105.96	3.0
New Hampshire.....	187	999	5.3	29,167	155.97	5.1
Vermont.....	202	1,080	5.3	28,481	141.00	4.5
Massachusetts.....	1,431	7,039	4.9	200,012	139.77	4.8
Rhode Island.....	131	745	5.7	23,508	179.45	4.9
Connecticut.....	303	1,415	4.7	42,015	138.66	2.3
Middle Atlantic States.....	45,837	223,435	4.9	6,462,127	140.98	13.2
New York.....	13,795	63,142	4.6	1,797,448	130.30	10.3
New Jersey.....	2,532	13,140	5.2	380,824	150.40	5.7
Pennsylvania.....	29,510	147,153	5.0	4,283,855	145.17	17.3
East North Central States.....	39,465	195,420	5.0	5,444,947	137.97	10.5
Ohio.....	14,245	66,555	4.7	1,876,597	131.74	13.2
Indiana.....	6,991	34,672	5.0	951,906	136.16	13.4
Illinois.....	12,855	65,957	5.1	1,818,806	141.49	8.6
Michigan.....	3,387	16,968	5.0	463,066	138.73	8.9
Wisconsin.....	1,987	11,268	5.7	334,451	168.32	6.8
West North Central States.....	17,761	96,968	5.5	2,688,388	151.36	8.5
Minnesota.....	4,696	28,927	6.2	838,691	178.58	10.6
Iowa.....	1,885	7,957	4.2	214,667	113.56	6.0
Missouri.....	6,126	32,989	5.4	870,483	142.10	10.9
North Dakota.....	288	1,410	4.7	39,380	132.15	3.6
South Dakota.....	313	1,982	6.2	53,953	172.37	5.8
Nebraska.....	1,820	9,118	5.0	291,012	143.41	6.6
Kansas.....	2,623	14,615	5.6	410,891	156.65	7.1
South Atlantic States.....	17,834	65,597	3.7	1,818,388	101.96	8.7
Delaware.....	521	2,673	5.1	75,741	145.38	8.0
Maryland.....	3,099	12,881	4.2	356,774	115.13	10.3
District of Columbia.....	308	1,466	4.8	30,124	127.02	3.5
Virginia.....	3,422	11,050	3.2	300,490	87.81	8.3
West Virginia.....	7,709	27,334	3.5	778,699	109.96	26.7
North Carolina.....	536	2,098	3.7	54,873	102.00	2.5
South Carolina.....	339	1,461	4.3	37,752	111.36	2.7
Georgia.....	1,243	4,473	3.6	118,356	95.22	3.6
Florida.....	657	2,181	3.3	57,188	87.04	3.2
East South Central States.....	12,476	56,865	4.6	1,561,814	125.19	11.5
Kentucky.....	6,137	26,746	4.4	728,274	117.85	17.0
Tennessee.....	3,210	14,915	4.6	406,510	126.64	9.7
Alabama.....	1,471	6,806	4.6	187,035	127.15	5.8
Mississippi.....	1,658	8,398	5.1	244,995	147.77	13.1
West South Central States.....	11,389	67,946	6.0	1,784,621	156.70	9.0
Arkansas.....	2,194	12,374	5.6	330,222	150.51	12.6
Louisiana.....	2,831	16,568	5.9	448,470	158.41	13.2
Oklahoma.....	2,652	13,916	6.8	390,587	161.10	13.4
Texas.....	4,312	25,088	5.8	675,343	156.62	6.0
Mountain States.....	7,066	33,150	4.7	960,506	135.95	6.9
Montana.....	1,127	5,634	5.0	146,725	130.19	6.8
Idaho.....	829	4,346	5.2	130,425	157.33	10.4
Wyoming.....	516	1,810	3.5	54,468	105.66	4.3
Colorado.....	2,123	8,611	4.1	235,117	110.75	9.9
New Mexico.....	217	918	4.2	26,187	120.68	2.1
Arizona.....	227	1,029	4.5	30,753	135.47	1.9
Utah.....	1,784	9,610	5.4	302,896	169.78	12.3
Nevada.....	243	1,192	4.9	34,025	140.02	3.5
Pacific States.....	6,632	38,547	5.8	1,082,245	158.66	4.8
Washington.....	1,036	5,594	5.4	157,366	151.90	4.6
Oregon.....	1,072	5,751	5.4	162,615	151.69	5.5
California.....	4,524	27,202	6.0	752,263	161.86	4.8
Outside continental United States.....	1,850	10,801	5.8	367,098	166.00	( <sup>5</sup> )

<sup>1</sup> Based on benefit payments to a 20-percent sample of beneficiaries.

<sup>2</sup> Includes, for some beneficiaries, 2-week periods for which only waiting-period credit was given, as well as periods for which benefits were paid.

<sup>3</sup> Amounts are rounded to nearest dollar and may not add up to totals shown.

<sup>4</sup> Based on estimated number employed in each State as of mid-September 1945.

<sup>5</sup> Not available.

### Month-to-Month Changes

Seasonal unemployment in the railroad industry such as had marked earlier years was overshadowed in 1945-46 by other types of unemployment. In July, the first month of the benefit year, only 1,200 railroad workers began 2-week registration periods for which benefits were paid or waiting-period credit allowed. By October the number had multiplied about tenfold, and by December the number of beneficiaries unemployed in the month had increased further to 21,300. This increase in unemployment was due mainly to easier labor-market conditions following the end of the war which permitted the replacement of less productive workers and, in December, to the effect of winter weather on railroad employment in some of the Northern States. In general, the rise was most marked in the northeastern section of the country, outside of New England, and also in Wisconsin, Minnesota, and South Dakota in December.

The effect of the steel strike in January and February was greatest in the Middle Atlantic States, particularly in Pennsylvania. At the same time, substantial numbers of beneficiaries registered their first unemployment of the year in some of the East North Central States, certain Southern States, and the Pacific States. The number of beneficiaries went up to 61,300 in February.

After decreasing slightly in March, the total number of beneficiaries rose again and reached the highest figure of the year—97,400—in May. The bituminous-coal strike caused numerous lay-offs of railroad workers in Virginia, West Virginia, and Kentucky in April and other lay-offs in the Middle Atlantic, East North Central, East South Central, and South Atlantic States in May. Unemployment dropped from May to June, with the largest declines in areas most affected in the 2 preceding months.

### Beneficiaries by Census Region

More than 28 percent of the beneficiaries unemployed in 1945-46 lived in the Middle Atlantic States. They received almost \$6.5 million in benefits, or about 29 percent of the total amount paid. Although the unemployment of many of them was of relatively short duration, during the shut-downs of steel plants and mines, others were unemployed for longer periods in localities where the labor supply caught up with or exceeded the demand. The average number of registration periods for beneficiaries in the Middle Atlantic States was the same as the average for the entire country, but their average benefit amount—\$140.98—was a little above the over-all average.

A somewhat smaller number of workers in the East North Central States, 24 percent of the total for the country, received \$5.4 million in benefits. For the area as a whole, both the average duration of unemployment, as measured by the number of registration periods per beneficiary, and the average amount of benefits were slightly higher than the national average.

The smallest numbers of beneficiaries as well as the lowest incidence of railroad unemployment were in the New England States and the Pacific States, although these regions had very different wartime growths of railroad employment. Between July 1940 and September 1945, class I railroad employment in New England expanded by about 18 percent, the least of any section of the country, while the Pacific States had an increase of 60 percent, the sharpest rise recorded. To a large extent the low rate of unemployment in the Pacific States was due to the fact that the important strikes outside the railroad industry had relatively little effect on Pacific Coast railroad operations. In addition, labor scarcity persisted in the far west somewhat longer after V-day than in other sections of the country. Only 1.5 percent of the beneficiaries were in the New England States and 4.1 percent in the Pacific States. For those who became beneficiaries in 1945-46, however, the average amount of benefits received was a little higher in New England and

substantially higher on the Pacific Coast than the national average.

About 11 percent of the beneficiaries were in each of 2 areas, the West North Central States and the South Atlantic States. In the first of these regions the beneficiaries received \$2.7 million as compensation for their unemployment. They had more registration periods and larger benefit amounts, on the average, than all beneficiaries combined. By contrast, close to the same number of beneficiaries in the South Atlantic States were paid only \$1.8 million. They registered for an average of only 3.7 registration periods and received the lowest average amount of benefits recorded for any region.

In the south central section of the country, railroad workers in the East South Central States received \$1.6 million in benefits, while those in the West South Central States received \$1.8 million. Beneficiaries in the West South Central States remained out of work for a longer time than those in any other region. They averaged 6.0 registration periods per

beneficiary and received an average of \$156.70 in benefits. Beneficiaries in the East South Central States, on the other hand, were unemployed in fewer periods and received smaller benefits, on the average, than all beneficiaries.

A total of \$961,000 was paid to the 7,066 beneficiaries in the Mountain States. The duration of unemployment for the beneficiaries in this region, as reflected in the average number of registration periods, was a little below the national average, and the average amount of benefits was a little smaller.

### Social Security Receipts and Expenditures in 1946

In 1946, both tax receipts and expenditures of the Federal Government receded from the high wartime levels. Under the programs for which the Social Security Administration is responsible, the aggregate total of tax receipts and contributions from in-

Table 4.—Cash income and outgo: <sup>1</sup> Total Federal and Social Security Administration programs, 1945 and by quarter, 1946  
[In millions]

Classification	1945	1946				
		Total	January-March	April-June	July-September	October-December
Cash income.....	\$51,376	\$45,751	\$14,220	\$11,162	\$10,417	\$9,952
Social security.....	2,630	2,386	583	600	624	579
Federal insurance contributions.....	1,285	1,295	251	336	355	353
Federal unemployment taxes.....	184	175	134	16	13	12
Deposits in unemployment trust fund <sup>2</sup> .....	1,161	916	198	248	256	213
Other.....	48,746	43,365	13,637	9,962	9,793	9,373
Cash outgo.....	87,912	44,925	13,699	13,597	8,838	8,769
Social security.....	1,277	2,156	637	639	622	457
Social Security Administration.....	533	664	181	134	194	185
Administrative expenses.....	27	35	8	9	9	10
Grants to States.....	506	628	143	126	185	176
Unemployment insurance administration.....	43	60	13	16	17	14
Old-age assistance.....	247	431	97	81	130	123
Aid to the blind.....	10	12	3	2	4	3
Aid to dependent children.....	53	86	17	15	26	29
Maternal and child welfare <sup>3</sup> .....	53	38	12	13	7	6
State withdrawals from unemployment trust fund.....	462	1,104	400	311	224	169
Old-age and survivors insurance benefit payments.....	274	378	84	92	101	101
Administrative expenses, Department of the Treasury <sup>4</sup> .....	8	9	2	2	2	2
Other.....	86,635	42,769	13,062	13,058	8,316	8,311

<sup>1</sup> Cash income and outgo represent flow of cash, exclusive of borrowed cash, into and out of the Treasury. Data include expenditures from trust funds, exclude transactions between Government agencies (i. e., transfers to trust accounts from general funds, investment of funds in special issues, repayment of sums borrowed) and other transactions, such as issuance or redemption of public-debt obligations other than redemptions of adjusted-service bonds. Data for Children's Bureau included in order to permit comparisons between figures for the 2 years.

<sup>2</sup> Deposits by States of contributions collected under State unemployment insurance laws.

<sup>3</sup> Federal expenditures administered chiefly by the

Social Security Administration. Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance; these expenses amounted to less than \$150,000 in each year.

<sup>4</sup> Maternal and child health services, services for crippled children, child welfare services, and emergency maternity and infant care.

<sup>5</sup> In connection with old-age and survivors insurance.

Source: Total Federal cash income and outgo from Bulletin of the Treasury Department; other data from Daily Statement of the U. S. Treasury.

Table 5.—Social security trust fund investments and the interest-bearing public debt, January–December 1946

Item	Investments as of December 31, 1945		Investments as of December 31, 1946		Net change during period, January–December 1946
	Amount (in millions)	Average interest rate (percent)	Amount (in millions)	Average interest rate (percent)	
Total interest-bearing public debt.....	\$275,694	1.965	\$257,649	2.057	–\$18,044
Securities acquired by social security trust funds, total.....	14,563	-----	15,643	-----	+1,080
Old-age and survivors insurance trust fund.....	7,055	2.144	8,079	2.046	+1,024
Unemployment trust fund.....	7,508	1.934	7,564	1.938	+56
All other interest-bearing securities.....	261,131	-----	242,006	-----	–19,124

Source: Daily Statement of the U. S. Treasury.

dividuals also declined, but expenditures for payments to individuals increased substantially. While the Federal Government's cash outgo for all purposes dropped from \$88 billion in 1945 to \$45 billion in 1946, disbursements for social security purposes—including withdrawals by the States from their accounts in the unemployment trust fund—increased from \$1.3 billion to \$2.2 billion (table 4). In relation to total Federal cash outgo, cash disbursements under all social security programs discussed in this section represented almost 5 percent in 1946, as compared with approximately 1.5 percent in 1945.

Cash income under Social Security Administration programs is made up of Federal insurance contributions, Federal unemployment taxes, and deposits by the States in the unemployment trust fund. Collections of both Federal insurance contributions and Federal unemployment taxes go into the general fund of the Treasury; amounts equivalent to 100 percent of Federal insurance contributions are appropriated to the old-age and survivors insurance trust fund as collections are received. Cash outgo for social security programs consists of Federal grants to States, old-age and survivors insurance benefits paid from the old-age and survivors insurance trust fund, withdrawals by States from the unemployment trust fund, and Federal administrative expenses in connection with these programs.

#### Cash Income Under Social Security Programs

Cash receipts under social security programs totaled \$2.4 billion in 1946, while cash outgo reached \$2.2 billion; in 1945 the excess of receipts over

expenditures amounted to \$1.4 billion (table 4). The sum of collections under the two Federal taxes and State deposits in 1946 was 9 percent less than the \$2.6 billion total for 1945. The chief factor in this decline was the 21-percent drop in State deposits in the unemployment trust fund; \$0.9 billion was deposited in the fund as compared with \$1.2 billion in the preceding year. In the last half of the

year, however, the decline was only 17 percent, and in the last quarter, only 9 percent.

**State deposits.**—Deposits by States in 1946 ranged from \$700,000 by South Dakota to \$163 million by New York. Thirty States each deposited \$10 million or less, and the deposits of 41 were below \$20 million; each of 10 States deposited more than \$20 million.

Running counter to the decline in the national totals, 14 States deposited more during the year than in 1945. The State increases ranged from less than one-half of 1 percent in Pennsylvania to 19 percent in New Mexico. Seven of the 14 States increased their deposits by less than 10 percent; Pennsylvania was the only large industrial State in this group.

Decreases in deposits by the remaining 37 States ranged from 2 percent for Massachusetts to 70 percent for Wisconsin. In approxi-

Table 6.—Contributions and taxes under selected social insurance and related programs, by specified period, 1944–47

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions
Fiscal year:						
1944–45.....	\$1,309,919	\$486,719	\$285,038	\$1,251,958	\$184,544	\$131,993
1945–46.....	1,238,218	528,049	282,610	1,009,091	179,930	129,126
7 months ended:						
January 1945.....	708,861	365,056	144,782	788,156	43,807	67,210
January 1946.....	683,971	418,576	142,707	661,500	43,728	65,677
January 1947.....	750,595	372,816	171,542	476,231	40,114	72,118
1946						
January.....	32,819	23,692	5,061	96,509	13,292	76
February.....	199,548	21,662	3,461	95,148	106,998	856
March.....	18,367	21,198	64,561	3,607	13,576	31,083
April.....	60,752	21,690	1,349	106,107	3,014	54
May.....	268,945	22,049	5,293	135,903	11,174	834
June.....	6,634	22,872	65,240	5,828	1,440	30,622
July.....	62,317	<sup>5</sup> 244,223	2,257	95,266	2,245	65
August.....	284,345	23,617	7,617	154,956	9,998	789
September.....	8,339	20,234	75,540	5,510	1,145	35,164
October.....	69,952	16,410	2,137	92,835	2,213	138
November.....	276,193	23,754	4,720	110,690	9,325	1,159
December.....	7,185	23,028	77,772	10,097	789	34,776
1947						
January.....	42,263	21,551	1,490	6,876	14,399	29

<sup>1</sup> Represents contributions of employees and employers in employment covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in July for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; employee contributions beginning May 21, 1946, in California and

beginning July 1, 1946, in Rhode Island are deposited in the respective State sickness insurance funds. Data reported by State agencies; corrected to January 1947.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents July contributions of \$21.5 million from employees, and contributions for fiscal year 1946–47 of \$221.5 million from the Federal Government and of \$1.2 million from the District of Columbia for certain District government employees.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.



mately one-fourth of these States, deposits declined 10 percent or less; and in another fourth they declined 11-20 percent. The deposits of 13 States dropped 21-40 percent, and for the remaining 5 States—Wisconsin, Maryland, Louisiana, Kansas, and Illinois—the drop was more than 40 percent.

**Federal insurance contributions.**—Employer and employee contributions under the Federal Insurance Contributions Act amounted to \$1.3 billion in 1946, slightly more than the total contributed in 1945. Though contributions during the first 6 months of the year were below those in the first half of 1945, the increase in the 2 subsequent quarters was sufficiently high to raise total annual collections \$10 million above the 1945 total. In the last quarter of 1946, contributions were 18 percent higher than in October–December of the preceding year.

Contributions during the year ranged from \$1.1 million collected in the internal revenue district of Wyo-

ming to \$263 million collected in the New York districts. The amount collected in a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located. A total of \$807 million—62 percent of collections in all States—was collected in California, Illinois, Massachusetts, Michigan, New York, Ohio, and Pennsylvania; the amounts ranged from \$54 million to \$263 million. In 7 other States, collections were between \$21 million and \$50 million; in 12 States they were between \$11 million and \$20 million; and in 23 States, \$10 million or less.

Collections declined by \$54 million in the 13 States recording decreases during the year. The range in declines was from 1 percent in Ohio to 32 percent in Delaware; in 9 of the 13 States, contributions fell off by less than 10 percent. In California, they fell off by \$20 million, or 19 percent; in Michigan, by \$13 million, or 15 per-

cent; and in Pennsylvania, by \$7 million, or 6 percent.

The total decline was offset by a \$64 million increase in collections in internal revenue districts within the 36 States showing increases. Contributions in Illinois alone increased by \$20 million, in New York by \$9 million, and in Massachusetts by \$5 million; the remaining increase of \$30 million was distributed among the other 33 States. Increases ranged from 1 percent (\$0.1 million) in Louisiana to 39 percent (\$0.3 million) in Nevada. In 15 States the increase was less than 10 percent, and in another 11 States the deposits increased 11-20 percent. Nine States showed increases of 21-30 percent, and in 1 State the rise was more than 30 percent.

**Federal unemployment taxes.**—The sum of Federal unemployment taxes collected in all States declined by 5 percent in 1946 to \$175 million. Collections were lower in 29 States, higher in 19 States, and approximately the same in 1 State. Increases ranged from 0.2 percent in Tennessee to 30.4 percent in New Mexico; 14 of the 19 States recorded increases ranging up to 10 percent. The declines ranged from 0.2 percent in Illinois to 73 percent in Arizona; in 21 States they were between 0.2 and 10 percent. The industrial States of California, Michigan, New Jersey, Ohio, and Pennsylvania all reported declines.

**Expenditures under social security programs.**—A total cash outgo of \$2.2 billion—69 percent more than the \$1.3 billion expended in 1945—was recorded in 1946 under the several social security programs itemized in table 4. The programs of the Children's Bureau, which was transferred from the Department of Labor to the Social Security Administration on July 16, 1946, are included, for comparability, in the figures for both years.

From \$637 million in the first quarter of 1946, the quarterly rate of outgo declined continuously to \$457 million in the last quarter. In 1945, by contrast, expenditures increased from the first to the fourth quarters of the year. Chiefly responsible for the diverse pattern of quarterly expenditures in the 2 years were the withdrawals by States from the unemployment trust fund, which increased throughout 1945 and declined

Table 7.—Federal appropriations and expenditures under Social Security Administration programs by specified period, 1945-47<sup>1</sup>

Item	Fiscal year 1945-46		Fiscal year 1946-47	
	Appropriations <sup>2</sup>	Expenditures through January <sup>3</sup>	Appropriations <sup>2</sup>	Expenditures through January <sup>3</sup>
Total.....	\$908,828	\$526,571	\$1,013,531	\$689,983
Administrative expenses..... <sup>4</sup>	31,833	21,390	34,822	28,235
Federal Security Agency, Social Security Administration <sup>4</sup> .....	31,688	16,091	34,672	22,073
Department of Commerce, Bureau of the Census.....	145	61	150	82
Department of the Treasury <sup>5</sup> .....	( <sup>6</sup> )	5,238	( <sup>6</sup> )	6,080
Grants to States.....	556,485	332,579	571,709	425,351
Unemployment insurance administration.....	<sup>7</sup> 58,121	35,957	49,045	36,902
Old-age assistance.....		224,208		209,836
Aid to the blind.....	441,000	6,578	484,000	8,849
Aid to dependent children.....		36,019		64,003
Maternal and child health services.....	5,820	3,325	<sup>8</sup> 11,000	3,365
Services for crippled children.....	3,870	2,324	<sup>8</sup> 7,500	3,087
Child welfare services.....	1,510	889	<sup>8</sup> 3,500	1,372
Emergency maternity and infant care.....	46,164	23,279	16,664	7,939
Benefit payments, old-age and survivors insurance.....	<sup>9</sup> 320,510	<sup>9</sup> 172,602	<sup>10</sup> 407,000	<sup>9</sup> 236,397

<sup>1</sup> Transfer of the Children's Bureau to the Federal Security Agency became effective on July 16, 1946; 1945-46 data for programs administered by the Children's Bureau (maternal and child health services, services for crippled children, child welfare services, and emergency maternity and infant care) included to permit comparison between figures for 2 years.

<sup>2</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>4</sup> Represents appropriations and expenditures for salaries and allotments and expenditures from the Federal Security Agency and Department of Labor appropriations for printing and binding, penalty mail, and traveling expenses.

<sup>5</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from

old-age and survivors insurance trust fund to general fund of the Treasury.

<sup>6</sup> Not available because not separated from appropriations for other purposes.

<sup>7</sup> Includes \$1,078,965 transferred from the Department of Labor as reimbursement for expenditures for employment office facilities and services.

<sup>8</sup> Maximum grants authorized by Social Security Act Amendments of 1946; actual appropriations were \$12,705,000, \$8,467,500, and \$4,127,500.

<sup>9</sup> Actual payments from old-age and survivors insurance trust fund.

<sup>10</sup> Estimated expenditures as shown in 1946-47 budget.

Source: Federal appropriation acts and 1946-47 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

during 1946. In both 1945 and 1946, State withdrawals were the largest single item in social security outgo. In 1945, when withdrawals totaled \$462 million, they represented 36 percent of aggregate outgo; in 1946, withdrawals of \$1.1 billion accounted for 51 percent. Federal grants to States for administrative expenses of

State unemployment insurance programs likewise increased, from \$43 million in 1945 to \$60 million in 1946.

All States except Michigan, which reached its peak withdrawals in 1945, withdrew more from the unemployment trust fund in 1946 than in 1945. The total amount withdrawn by all States in 1946 was 122 percent greater

than that in 1945. As in the case of deposits, there was a wide range in withdrawals; South Dakota withdrew only \$208,000, while New York withdrew \$190 million.

Federal grants to States for old-age assistance formed the second largest outgo item in both 1945 and 1946, while benefits paid under old-age and survivors insurance ranked third in both years. Disbursements of \$809 million in 1946 for old-age assistance and old-age and survivors insurance benefits, combined, accounted for 38 percent of social security outgo during the year. These two programs represented 49 percent of the total in 1945, and 70 percent in 1944, when unemployment insurance withdrawals reached their lowest level. Grants of \$86 million for aid to dependent children accounted for 4 percent of the 1946 total, and grants of \$38 million for maternal and child health and welfare programs represented another 2 percent; both percentages were approximately the same (4 percent) in 1945. Administrative expenses for social security programs were \$44 million in 1946, or 2 percent of the total cash outgo for social security.

While larger withdrawals from the unemployment trust fund were a major factor in raising social security outgo in 1946, almost every other program in the group also contributed. Old-age and survivors insurance benefits of \$378 million were 38 percent more than payments during 1945, while grants for old-age assistance rose by 24 percent to \$431 million. Grants for aid to dependent children were \$86 million, 62 percent more than in 1945. The only decline during the year was in the grants for the emergency maternity and infant care program, which fell from \$41 million in 1945 to \$25 million. Expenditures for the other three types of maternal and child health and welfare grants increased from \$11.2 million to \$12.7 million.

The increase in grants resulting from the 1946 amendments to the public assistance provisions of the Social Security Act began to be reflected in expenditures during the third quarter (table 4). The larger volume of grants is also reflected in

Table 8.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, for the calendar year 1946 and October–December 1946<sup>1</sup>

[In thousands]

Internal revenue collection district in—	Calendar year 1946			October–December 1946		
	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>
Total.....	\$1,470,643.3	\$1,295,406.0	*\$175,237.3	\$365,657.3	\$353,331.2	*\$12,326.1
Alabama.....	13,860.3	*12,092.5	*1,767.8	3,542.4	3,420.1	*122.3
Arizona.....	3,076.9	2,805.1	*271.8	775.8	767.0	8.9
Arkansas.....	4,959.8	4,417.8	542.0	1,266.2	1,255.0	*11.1
California (2 districts).....	103,229.2	*89,390.9	*13,838.3	28,351.1	27,654.8	*696.2
Colorado.....	8,662.7	7,808.1	*854.7	2,294.5	2,224.4	*70.2
Connecticut.....	27,867.0	*24,282.9	*3,584.1	6,765.8	6,596.3	*169.5
Delaware.....	10,132.6	*8,529.5	1,603.1	2,337.1	*2,203.7	*133.3
Florida.....	14,320.6	12,933.6	*1,387.0	3,345.4	3,292.7	52.7
Georgia.....	18,039.6	16,289.1	1,750.5	4,629.6	4,486.7	142.9
Hawaii.....	3,568.5	3,194.4	374.2	868.9	855.9	*13.0
Idaho.....	2,920.1	2,624.9	295.2	779.5	775.3	*4.2
Illinois (2 districts).....	140,778.8	125,386.7	*15,392.1	32,325.7	30,858.1	*1,467.6
Indiana.....	27,527.0	24,402.8	*3,124.2	6,901.1	6,812.5	*88.7
Iowa.....	12,492.9	11,263.5	*1,229.4	3,159.0	3,106.5	*52.5
Kansas.....	7,858.3	*6,910.1	948.2	1,956.0	1,904.4	51.7
Kentucky.....	11,239.0	9,997.0	*1,242.0	2,865.7	2,817.4	*48.3
Louisiana.....	12,548.0	11,098.5	*1,449.5	2,977.5	2,924.3	*53.3
Maine.....	6,120.4	*5,413.3	*707.2	1,539.2	1,515.0	*23.3
Maryland (including Dist. of Col.).....	25,247.1	22,337.2	*2,910.9	6,101.1	5,998.2	*103.0
Massachusetts.....	61,303.6	54,263.3	7,040.3	14,663.9	14,304.7	*359.2
Michigan.....	87,037.5	*75,103.2	*11,934.3	23,830.7	22,500.5	*1,330.3
Minnesota.....	21,992.9	19,548.2	*2,444.7	5,550.0	5,415.0	*135.0
Mississippi.....	4,644.4	4,228.9	*415.5	1,186.6	1,180.3	*6.4
Missouri (2 districts).....	38,222.6	33,783.1	4,439.5	9,379.9	9,093.9	*286.0
Montana.....	2,219.1	2,042.0	177.1	618.6	612.1	*6.5
Nebraska.....	6,306.5	6,236.2	*70.4	1,778.5	1,732.6	*45.8
Nevada.....	1,229.3	1,224.5	5.0	335.9	334.7	*1.2
New Hampshire.....	4,219.4	3,800.1	419.3	1,071.0	1,054.5	*16.5
New Jersey (2 districts).....	51,720.2	*45,161.4	*6,558.8	12,504.8	12,026.0	*478.8
New Mexico.....	1,885.2	*1,732.1	153.0	520.6	516.6	*4.1
New York (6 districts).....	297,703.0	263,251.6	*34,451.4	71,019.1	68,268.6	*2,750.5
North Carolina.....	20,445.9	17,996.1	2,449.8	5,079.8	4,968.6	*111.2
North Dakota.....	1,276.3	1,194.8	81.5	342.0	339.9	*2.1
Ohio (4 districts).....	97,563.8	*85,547.8	*12,016.0	24,825.2	23,884.4	*940.8
Oklahoma.....	12,250.3	10,904.1	1,346.1	3,015.6	2,920.1	*95.5
Oregon.....	12,503.0	*10,914.1	*1,588.9	3,239.8	3,194.7	*45.1
Pennsylvania (3 districts).....	131,250.8	*114,068.8	*17,182.0	33,566.4	32,003.9	*1,562.5
Rhode Island.....	9,683.7	8,623.1	*1,060.7	2,314.5	2,295.9	*18.6
South Carolina.....	8,519.8	7,561.5	958.3	2,080.2	2,020.5	*59.7
South Dakota.....	1,525.4	1,416.7	108.7	403.8	401.8	*2.0
Tennessee.....	16,304.6	14,484.0	1,820.6	3,912.4	3,853.5	*58.8
Texas (2 districts).....	39,533.0	35,060.3	*4,472.7	9,858.5	9,685.0	*173.5
Utah.....	3,532.5	3,164.9	*367.6	871.0	868.0	*3.0
Vermont.....	2,291.1	2,058.4	232.7	585.5	576.1	*9.5
Virginia.....	16,391.3	14,613.9	*1,777.4	4,338.4	4,230.5	*107.8
Washington (including Alaska).....	21,034.1	*18,446.4	*2,587.8	5,495.5	5,325.2	*170.3
West Virginia.....	11,550.7	10,199.2	*1,351.5	2,888.0	2,849.8	*38.2
Wisconsin.....	30,051.3	26,449.1	*3,602.2	7,272.5	7,077.4	*195.1
Wyoming.....	1,213.0	1,101.3	111.8	335.8	327.6	*8.2

<sup>1</sup> Less than in corresponding period of preceding calendar year.

<sup>2</sup> Data are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department and therefore differ slightly from tax receipts in tables 6 and 9, which are based on the *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into Treasury. The amount received by a particular district does not necessarily

represent taxes paid with respect to employment within the State in which that district is located.

<sup>3</sup> Tax effective Jan. 1, 1937, payable by employers and employees.

<sup>4</sup> Tax effective Jan. 1, 1936, payable by employers only. Amounts collected under State unemployment insurance laws and deposited in State unemployment funds not included.

Source: Treasury Department, Bureau of Accounts.

table 11, which shows grants to each State during the last 6 months of both 1945 and 1946. Federal grants for the three public assistance programs totaled \$315 million (on a checks-paid basis) in the second half of 1946, 46 percent more than grants for the same purposes in the last 6 months of 1945.

Table 9.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-47

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund <sup>1</sup>	Interest received	Benefit payments	Administrative expenses <sup>2</sup>	Net total of U. S. Government securities acquired <sup>3</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-January 1947.....	\$9,010,110	\$730,482	\$1,340,403	\$212,642	\$8,078,734	\$52,393	\$56,420	\$8,187,547
Fiscal year:								
1944-45.....	1,309,919	123,854	239,834	26,950	1,137,411	35,092	32,007	6,613,381
1945-46.....	1,238,218	147,766	320,510	37,427	1,002,453	49,167	43,527	7,641,428
7 months ended:								
January 1945.....	708,861	11,186	130,630	15,226	544,964	30,376	36,371	6,020,582
January 1946.....	683,971	32,083	172,602	19,250	498,143	44,884	48,275	7,137,583
January 1947.....	730,595	54,204	236,407	22,272	530,000	52,393	56,420	8,187,547
1946								
January.....	32,519	15,371	27,953	3,309	—10,347	44,884	48,275	7,137,583
February.....	199,548		27,707	3,309		46,153	215,538	7,306,114
March.....	18,367	9,242	28,589	3,309	180,000	46,509	30,893	7,301,825
April.....	60,752	26	29,545	3,853	—5,000	47,925	61,857	7,329,206
May.....	268,945		30,855	3,853		48,037	295,982	7,563,443
June.....	6,534	106,415	31,212	3,853	329,310	49,167	43,527	7,641,428
July.....	62,317		33,333	995		56,133	64,548	7,609,416
August.....	284,345		34,553	3,680		52,828	313,966	7,915,528
September.....	8,339	9,242	33,407	2,890	290,000	56,622	1,456	7,896,812
October.....	69,952	60	33,832	3,679	—10,000	46,303	54,273	7,929,310
November.....	276,193		33,529	3,268		44,652	295,320	8,168,707
December.....	7,185	11,238	33,587	3,741	250,000	51,845	19,222	8,149,801
1947								
January.....	42,263	33,665	34,164	4,019		52,393	56,420	8,187,547

<sup>1</sup> Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act.

<sup>2</sup> Represents salary payments of the Bureau of Old-Age and Survivors Insurance, which beginning July 1946 are paid directly from the fund, and reimbursements to the Treasury for other administrative expenses in connection with

administering old-age and survivors insurance; before July 1946, salaries of the Bureau of Old-Age and Survivors Insurance were included with reimbursements.

<sup>3</sup> Includes accrued interest; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 10.—Status of the unemployment trust fund, by specified period, 1936-47

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-January 1947.....	\$7,609,624	\$7,579,000	\$30,624	\$10,057,034	\$662,786	\$3,921,474	\$3,799,401	\$683,504	\$54,784	\$90,939	\$810,223
Fiscal year:											
1944-45.....	7,315,258	1,437,173	8,084	1,256,003	113,140	70,492	6,679,108	118,794	10,502	785	636,150
1945-46.....	7,449,120	101,827	40,120	1,009,909	130,373	1,128,720	6,690,773	116,214	13,220	17,197	753,347
7 months ended:											
January 1945.....	6,674,828	783,000	21,828	702,542	53,281	34,052	6,102,174	60,489	4,898	331	572,654
January 1946.....	7,497,917	151,010	39,733	596,612	65,454	552,446	6,788,831	59,102	6,438	2,473	709,086
January 1947.....	7,609,624	170,000	30,624	506,786	64,931	463,983	6,799,401	64,908	7,515	29,125	810,223
1946											
January.....	7,497,917	—50,000	39,733	32,898	57,042	134,146	6,788,730	67	5,644	1,081	709,187
February.....	7,518,918		60,735	157,391	15	135,621	6,810,515	782	1	1,567	708,403
March.....	7,425,962	—80,000	47,779	7,780	3,705	136,100	6,691,900	27,964	368	2,673	734,062
April.....	7,352,437	—80,000	54,253	39,431	383	110,207	6,621,507	49	40	3,268	730,930
May.....	7,439,485	85,000	56,302	198,765		109,380	6,710,892	751		3,119	728,593
June.....	7,449,120	25,816	40,120	9,930	60,816	90,966	6,690,672	27,559	6,374	4,094	758,448
July.....	7,409,916	—80,000	50,916	40,043	25	83,915	6,646,825	58	3	4,744	763,091
August.....	7,535,267	135,000	41,267	207,952		80,418	6,774,359	740		2,924	760,907
September.....	7,515,467	—5,000	26,467	8,377	3,434	59,870	6,726,301	31,610	375		789,166
October.....	7,491,752	—25,000	27,752	42,045	161	62,357	6,706,150	124	18	3,794	785,002
November.....	7,591,949	100,000	27,949	154,350		51,620	6,808,880	1,042		3,576	783,069
December.....	7,585,255		21,255	16,824	4,603	55,367	6,774,940	31,299	522	4,597	810,315
1947											
January.....	7,609,624	15,000	30,624	37,189	56,708	69,436	6,799,401	28	6,597	6,756	810,223

<sup>1</sup> Includes accrued interest; minus figures represent net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$106,974,000.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration fund amounting to \$56,864,000.

<sup>4</sup> Includes withdrawal by California of \$200,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

Table 11.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department through December of fiscal years 1945-46 and 1946-47

[In thousands]

State	Fiscal year 1945-46 through December, total	Fiscal year 1946-47 through December							
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Unemploy- ment insur- ance adminis- tration	Maternal and child health services	Services for crippled children	Child wel- fare services
Total	<sup>1</sup> \$254,808.5	\$351,290.2	\$253,123.3	\$54,229.8	\$7,340.9	\$30,337.4	\$2,666.6	\$2,470.7	\$1,121.6
Alabama	2,885.6	4,848.2	3,272.2	954.7	76.4	353.8	55.9	114.8	20.4
Alaska	195.7	388.0	242.0	43.9	( <sup>2</sup> )	49.1	22.6	17.7	12.6
Arizona	1,346.3	2,270.2	1,589.8	381.4	96.9	141.6	31.5	21.5	7.5
Arkansas	2,111.8	3,491.1	2,214.2	704.8	113.9	282.6	38.2	97.3	40.1
California	<sup>1</sup> 24,389.3	33,480.5	26,898.9	1,768.5	1,053.0	3,546.0	81.6	95.6	36.8
Colorado	5,233.4	6,957.5	5,991.1	705.1	62.8	109.6	56.9	20.0	8.9
Connecticut	2,553.6	2,724.2	1,689.3	426.3	16.6	472.9	43.9	61.0	14.1
Delaware	212.3	248.2	82.0	59.5	11.0	71.9	12.4	5.8	5.7
District of Columbia	564.6	799.5	320.6	205.3	30.5	177.5	31.6	27.0	7.0
Florida	5,724.8	8,485.5	6,618.7	1,134.2	309.7	280.9	74.9	54.4	13.8
Georgia	3,789.2	6,201.2	4,694.9	718.6	169.8	426.2	58.1	103.0	30.7
Hawaii	364.0	574.5	236.8	230.9	11.1	62.7	11.4	14.6	7.0
Idaho	1,218.2	1,950.6	1,453.9	278.7	31.4	127.9	30.8	14.1	13.8
Illinois	17,148.7	19,590.0	13,294.2	3,327.8	616.9	2,127.7	131.4	79.6	12.1
Indiana	6,103.0	8,432.9	6,288.0	1,195.6	241.8	569.3	75.0	38.1	25.1
Iowa	5,231.8	6,834.4	5,793.4	559.8	177.2	161.5	19.3	83.9	39.4
Kansas	3,306.2	4,376.8	3,357.8	559.6	133.2	272.0	44.4	23.1	6.6
Kentucky	2,632.8	4,362.6	2,802.9	956.6	106.3	234.4	91.0	124.2	47.1
Louisiana	4,121.4	5,495.2	3,283.8	1,394.3	136.1	556.9	63.1	41.0	20.0
Maine	1,931.9	2,269.3	1,631.3	287.7	80.9	168.4	50.5	34.1	16.2
Maryland	2,087.3	2,893.6	1,480.3	803.3	64.6	463.0	35.5	31.1	15.9
Massachusetts	11,646.3	15,623.8	12,617.2	1,521.8	177.8	1,141.4	77.2	70.9	17.4
Michigan	13,468.3	14,763.1	10,020.3	2,696.4	152.2	1,704.7	79.1	64.3	46.0
Minnesota	5,493.2	8,212.0	6,580.8	976.6	140.9	339.7	71.5	61.8	40.8
Mississippi	1,906.5	3,380.0	2,395.4	470.7	175.1	204.1	52.5	61.0	21.1
Missouri	11,083.2	16,771.2	13,677.6	2,376.2	( <sup>2</sup> )	601.9	43.0	38.3	34.1
Montana	1,354.6	1,916.7	1,435.6	257.5	59.2	123.0	8.3	12.2	20.7
Nebraska	2,728.3	3,497.7	2,866.0	421.0	52.6	87.1	28.6	32.7	9.7
Nevada	336.2	397.2	298.9	( <sup>2</sup> )	( <sup>2</sup> )	79.1	1.7	10.3	7.2
New Hampshire	832.8	1,110.8	758.0	151.7	36.1	115.6	31.4	10.1	7.9
New Jersey	3,959.7	5,063.9	2,895.6	609.0	79.7	1,358.5	49.5	59.0	12.6
New Mexico	979.0	1,372.3	772.6	426.4	29.6	81.1	36.2	15.6	10.7
New York	20,706.8	26,507.1	14,704.8	6,319.3	518.9	4,811.1	59.2	57.4	36.5
North Carolina	2,563.7	4,068.0	2,405.2	907.9	230.6	353.7	72.0	56.7	41.9
North Dakota	1,071.5	1,586.8	1,139.5	316.4	18.4	49.6	15.1	33.0	14.7
Ohio	13,777.6	15,970.5	12,728.0	1,232.9	370.6	1,455.9	93.4	57.6	34.1
Oklahoma	10,957.4	18,093.3	13,590.0	3,708.1	338.0	347.5	28.1	59.4	22.2
Oregon	3,146.6	4,127.6	3,208.2	288.5	55.2	484.9	45.4	25.7	20.0
Pennsylvania	12,305.7	20,460.7	11,008.9	6,827.1	( <sup>2</sup> )	2,323.9	117.2	141.7	41.8
Puerto Rico	152.1	121.5	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	86.6	20.8	14.1
Rhode Island	1,317.4	1,201.5	721.1	226.7	10.8	197.2	20.2	19.2	6.3
South Carolina	1,966.2	3,040.7	1,997.6	522.7	106.1	181.8	111.1	76.2	45.2
South Dakota	1,219.7	1,525.5	1,163.4	242.3	18.7	55.3	11.2	23.0	11.0
Tennessee	3,691.7	5,589.2	3,201.2	1,717.2	147.9	428.4	51.2	23.6	19.8
Texas	14,911.9	22,424.6	19,242.7	1,269.9	588.2	1,113.3	129.5	23.1	57.8
Utah	1,906.8	2,657.6	2,002.3	407.6	22.6	156.6	22.5	35.9	10.1
Vermont	614.4	690.0	452.3	92.8	23.2	76.7	13.0	22.3	9.5
Virginia	1,496.7	1,617.6	677.5	421.9	75.4	273.1	88.4	52.3	28.9
Washington	8,509.9	12,415.1	10,589.2	807.8	119.6	776.4	76.3	35.4	10.4
West Virginia	1,912.1	3,382.8	1,556.4	1,232.4	75.8	350.0	41.4	87.2	39.7
Wisconsin	5,154.2	6,250.0	4,609.8	1,021.2	159.9	341.9	32.0	63.6	21.2
Wyoming	486.1	778.2	590.1	63.0	17.6	68.6	13.8	17.8	7.4

<sup>1</sup> Includes \$124,665 to California for public health work, granted in August 1945 but charged to the appropriation for the preceding fiscal year.

<sup>2</sup> Does not administer aid to the blind.

<sup>3</sup> No plan approved by the Social Security Administration.

Source: Compiled from data furnished by the Treasury Department, Bureau of Accounts.



## Recent Publications in the Field of Social Security\*

### Social Security Administration

**BUREAU OF EMPLOYMENT SECURITY.** *Principles Underlying the Prevailing Conditions of Work Standard.* Washington: The Bureau, 1947. 25 pp. Processed. (Unemployment Compensation Program Letter No. 130.)

Discusses the interpretation of provisions of State acts relating to the denial of benefits if the wages, hours, or other conditions of work are substantially less favorable to the individual than those prevailing for similar work in the locality. Limited free distribution; apply to the Bureau of Employment Security, Social Security Administration, Washington 25, D. C.

**BUREAU OF PUBLIC ASSISTANCE. STANDARDS AND PROGRAM DEVELOPMENT DIVISION.** *Hearing Decisions in Public Assistance; A Series of Selected Decisions Issued by State Public Assistance Agencies and Released With Comments.* Washington: The Bureau, 1947. 8 pp. Processed. (Vol. I, January 1947.)

The first of a new series designed to contribute to the improvement of the hearings process and to throw light on the effectiveness of individual hearings in safeguarding the rights of the claimant. Limited free distribution to research workers and interested agencies; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

**BUREAU OF RESEARCH AND STATISTICS and BUREAU OF EMPLOYMENT SECURITY.** *Temporary Disability Insurance Coordinated With Unemployment Insurance.* Washington: U. S. Social Security Administration, 1947. 32 pp. Processed.

A revised edition of an earlier report, *Temporary Disability Compensation*. Deals with the substantive and administrative problems of a State program of temporary disability

insurance, without provision for medical care, to be administered by a State employment security agency in coordination with the State unemployment insurance program. Limited free distribution to research workers and interested agencies; apply to the Bureau of Research and Statistics, Social Security Administration, Washington 25, D. C.

**CHILDREN'S BUREAU.** *Homemaker Service, a Method of Child Care.* Washington: U. S. Govt. Print. Off., 1946. 36 pp. (U. S. Children's Bureau Publication 296, 1946.) 10 cents.

"Discusses the basic procedures and fundamental principles in the organization of a program of homemaker service."

*Social Security Yearbook, 1945.* (Annual supplement, for the calendar year 1945, to the *Social Security Bulletin*.) U. S. Govt. Print. Off., 1947. 182 pp., including 160 tables, 15 charts, and index. 75 cents. Issues for previous years are also on sale by the Superintendent of Documents, Govt. Print. Off., Washington 25, D. C., as follows: for 1939, 50 cents; for 1940 and 1941, 70 cents each; for 1942, 50 cents; for 1943, 45 cents (out of print); and for 1944, 50 cents.

The 1945 YEARBOOK, a basic reference source on social security, describes the socio-economic and financial aspects of various public programs for social security and related payments in the United States. Separate sections provide basic data, with analyses, for each of the operating programs for which the Social Security Board (now the Social Security Administration) had administrative responsibility in 1945—old-age and survivors insurance, unemployment insurance, and public assistance. Another section gives basic data on certain operations of the U. S. Employment Service that are related to the social security program. The YEARBOOK also presents an annual chronology of developments affecting social security and related programs in the United States and foreign countries. Presentation of the basic data, in general, follows the pattern of previous YEARBOOKS.

*Some Basic Readings in Social Security.* Washington: U. S. Govt.

Print. Off., 1947. 94 pp. (Publication No. 28, January 1947.)

Free distribution; apply to the Social Security Administration, Washington 25, D. C.

**STONE, SYRIL A.; CASTENDYCK, ELSA; and HANSON, HAROLD B.** *Children in the Community; the St. Paul Experiment in Child Welfare.* Washington: U. S. Govt. Print. Off., 1946. 182 pp. (U. S. Children's Bureau Publication 317, 1946.) 35 cents.

Discussion of the experimental project, carried on by the Children's Bureau in cooperation with local and private agencies, to study methods and techniques relating to the treatment of children with personality and behavior problems.

### General

**AMERICAN FEDERATION OF LABOR.** *Report of Proceedings of the Sixty-fifth Convention . . . October 7 to 17, Inclusive, 1946.* Washington: The Federation, 1946. 652 pp.

Includes statements and resolutions pertaining to an expanded social security program which would include health insurance.

**AUSTRALIA. DEPARTMENT OF SOCIAL SERVICES.** *Fourth Report of the Director-General of Social Services, Year Ended 30th June, 1945.* Canberra: L. F. Johnston, Govt. Printer, 1946. 13 pp. 9d.

"Commissions of Economic and Social Council." *United Nations Weekly Bulletin*, Lake Success, New York, Vol. 2, Jan. 14, 1947, pp. 16-19. 15 cents.

Describes the functions and lists the members of the various commissions.

**CRUIKSHANK, NELSON H.** "Issues in Social Security." *American Federationist*, Washington, Vol. 54, Feb. 1947, pp. 26-28. 50 cents.

Comments on ways of improving and expanding the present program.

"Establishment of a Supreme Council of Social Welfare in Portugal." *International Labour Review*, Montreal, Vol. 54, Nov.-Dec. 1946, p. 387. 50 cents.

Outlines the duties of the advisory body which is to be responsible for the study of social welfare and related problems.

**FARBER, DAVID J.** *The Administration, Under Collective Bargaining, of Welfare Plans Based on Employer Contributions.* Washington: U. S. National Wage Stabilization Board, 1946. 44 pp. Processed. (NWSB Research and Statistics Report No. 1.)

\* The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Describes day-to-day operation and administration of a number of typical plans.

**GUATEMALA. LAWS. *Ley Orgánica del Instituto Guatemalteco de Seguridad Social*.** Guatemala: Ministerio de Economía y Trabajo, 1946. 76 pp. (Decreto Legislativo Número 295.)

The text of the law which provides for a comprehensive social insurance program for Guatemala.

**HABER, WILLIAM.** "Security, Freedom and Modern Technology." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 249, Jan. 1947, pp. 152-159. \$2.

Discusses the problems of shaping "our social and economic institutions so as to provide maximum security without compromising our basic freedoms."

**INTERNATIONAL LABOR CONFERENCE, TWENTY-EIGHTH SESSION, SEATTLE, 1946. *Record of Proceedings*.** Montreal: International Labor Office, 1946. 411 pp.

Contains the verbatim report of the proceedings, the reports of the committees, and the text of conventions, recommendations, and resolutions adopted by the maritime session of the International Labor Conference.

**KROUT, JOHN A., Editor.** "Developing a Working International Order—Political, Economic and Social." *Proceedings of the Academy of Political Science*, New York, Vol. 22, Jan. 1947, pp. 1-142. \$2.50.

A series of papers presented at the annual meeting of the Academy which includes The Inter-American System and the United Nations, by Nelson Rockefeller; The Work of the Economic and Social Council of the United Nations, by Winfield W. Riefeler; and The Fate of Refugees and Displaced Persons, by Joseph P. Chamberlain.

**MAY, GEOFFREY.** "Social Security in Britain." *Public Welfare*, Chicago, Vol. 5, Jan. 1947, pp. 13-16 f.; Feb. 1947, pp. 30-35. 50 cents each issue.

Outlines the aims, provisions, and administration of the English social insurance program.

**MEXICO. UNIVERSIDAD NACIONAL AUTONOMA. INSTITUTO DE DERECHO COMPARADO. *Código de Seguridad Social, Comentado y Corcordado*.** Mexico: 1946. 203 pp.

The text of the Mexican social security law and various decrees and regulations pertaining to it.

"National Commission Points the Way." *The Child*, Washington, Vol.

11, Jan. 1947, pp. 115-118. 10 cents.

Summarizes the December meeting of the National Commission on Children and Youth, successor to the National Commission on Children in Wartime, and gives the text of the recommendations adopted.

"Reform of the Swedish National Pension Scheme." *International Labour Review*, Montreal, Vol. 54, Nov.-Dec. 1946, pp. 384-387. 50 cents.

Information on amount of benefits and eligibility conditions for old-age, invalidity and sickness, widow's, and blind benefits under the new law which becomes effective January 1, 1948.

**SPAIN. INSTITUTO NACIONAL DE PREVISION. *Anuario*...** 1945. Madrid: Instituto Nacional de Previsión, 1946. 448 pp.

The National Insurance Institute's annual report for 1945, which has information on legislation enacted in 1945, the organization of the Institute, and operating statistics on the insurance and assistance programs.

"A Year of Decision; Taking Stock of the New Administration and Those Who Will Run It." *National Insurance Gazette*, London, Vol. 36, Jan. 9, 1947, pp. 13-14 f. 6d.

Discusses the organization of regional and local offices established by the Ministry of National Insurance to administer the social insurance programs.

### Old-Age and Survivors Insurance

"How the Age at Retirement Is Affected by the 1946 Amendments." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 8, Jan. 1947, pp. 9-11.

"Reopening of Annuity Claims Under the 1946 Amendments." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 8, Jan. 1947, pp. 6-8 f.

Describes the types of retirement claims which will be reopened and the conditions under which their reopening may result in new or higher awards.

**U. S. RAILROAD RETIREMENT BOARD. *Third Actuarial Valuation of the Assets and Liabilities Under the Railroad Retirement Acts as of December 31, 1944*.** Chicago: The Board, 1946. 42 pp. Processed.

Based on the benefit and tax structure of the railroad retirement system before the 1946 amendments.

**WEINBERG, A. A.** "Retirement Planning for Public Employees." *State*

*Government*, Chicago, Vol. 20, Jan. 1947, pp. 10-19 f. 50 cents.

Discussion of the essential features of a retirement program, with tables showing the comparable features of State retirement systems.

### Employment Security

**BRANDEIS, ELIZABETH.** "The Role of Unemployment Compensation." *Social Service Review*, Chicago, Vol. 20, Dec. 1946, pp. 494-510. \$1.25.

An answer to the article by Walter A. Morton, "Unemployment Compensation in Wisconsin," which appeared in the September issue of the *Social Service Review*. The author maintains that the unemployment insurance system cannot be expected to carry the entire burden of aid during a prolonged period of unemployment.

**CALIFORNIA. DEPARTMENT OF EMPLOYMENT. *California Employment and Payrolls in 1944*.** Sacramento: The Department, 1946. 36 pp. (Report 127#7.)

Reports on workers and wages covered by the California Unemployment Insurance Act, classified by industry and county.

**INTERNATIONAL LABOR OFFICE. *Public Investment and Full Employment*.** Montreal: The Office, 1946. 348 pp. (Studies and Reports, New Series, No. 3.) \$1.75.

An analysis of the financial and technical problems relating to the anticyclical timing of public investment, with suggested methods of overcoming them. Outlines the experience of various countries with such programs during the 1930's, and comments on postwar governmental planning.

"Labor Exchanges Abroad." *Employment Service Review*, Washington, Vol. 14, Jan. 1947, pp. 3-18. 10 cents.

An account of the public employment service systems in Japan, Germany, Great Britain, Canada, and Chile.

**LEONTIEF, WASSILY.** "Wages, Profit and Prices." *Quarterly Journal of Economics*, Cambridge, Mass., Vol. 61, Nov. 1946, pp. 26-39. \$1.25.

Discusses the measurement of the interrelationship between wage rates, profits, and prices for 1939.

**RHODE ISLAND. UNEMPLOYMENT COMPENSATION BOARD. *Tax Reduction and Unemployment Compensation*.** Providence: The Board, 1946. 20, 23 pp. Processed.

A preliminary report discussing whether and in what manner the Rhode Island unemployment insurance tax rate should be reduced.

U. S. VETERANS ADMINISTRATION. *Annual Report for Fiscal Year Ending June 30, 1946*. Washington: U. S. Govt. Print. Off., 1947. 202 pp. Includes descriptive and statistical information on veterans' readjustment allowances.

U. S. WOMEN'S BUREAU. *Employment of Women in the Early Postwar Period With Background of Pre-war and War Data*. Washington: U. S. Govt. Print. Off., 1946. 14 pp. (Bulletin No. 211.) 10 cents.

WEINTRAUB, SIDNEY. "Monopoly Pricing and Unemployment." *Quarterly Journal of Economics*, Cambridge, Mass., Vol. 61, Nov. 1946, pp. 108-124. \$1.25.

An inquiry into the amount of unemployment caused by monopoly pricing.

### Public Welfare and Relief

"APWA Round Table Conference." *Public Welfare*, Chicago, Vol. 5, Jan. 1947, pp. 2-12 ff. 50 cents.

Reports on the 1946 conference of the American Public Welfare Association, which was concerned with developing programs for participating in international social welfare and with examining and evaluating the structure of social welfare in this country.

ARONSON, ALBERT H. "A Postwar Personnel Perspective." *Public Welfare*, Chicago, Vol. 5, Feb. 1947, pp. 36-39. 50 cents.

Discussion of policies and techniques necessary for the further development of merit-system administration in public welfare agencies.

BRONSON, ELSIE M. "The Restoration and Conservation of Eyesight in Kansas." *Journal of Rehabilitation*, Des Moines, Iowa, Vol. 13, Feb. 1947, pp. 18-22 f. 50 cents.

Describes the medical care program of the State Division of Services for the Blind.

CARLSON, VICTOR D. "Public Assistance Can Be Made a Preventive Welfare Program." *Public Welfare News* (North Carolina State Board of Public Welfare), Raleigh, Vol. 9, Dec. 1946, pp. 5-8.

Shows how, despite restricted coverage and inadequate benefits, the public assistance programs alleviate economic insecurity.

COUNCIL OF JEWISH FEDERATIONS AND WELFARE FUNDS. *Yearbook, Jewish Social Work, 1943-44-45*. New York: The Council, 1946. Various paging.

Statistics on family service, child care, institutional care of the aged, hospital service, and clinical service.

DAVIDSON, RONALD. "The British Social Service Plan." *Social Service Review*, Chicago, Vol. 20, Dec. 1946, pp. 474-478. \$1.25.

Reviews social security measures already enacted in Great Britain and outlines the principles on which the assistance program will be based.

DELLIQUADRI, FRED. "Wyoming Public Welfare Program." *Public Welfare*, Chicago, Vol. 5, Feb. 1947, pp. 41-43. 50 cents.

A historical review.

GREAT BRITAIN. CARE OF CHILDREN COMMITTEE. *Report*. London: H. M. Stationery Office, 1946. 195 pp. (Cmd. 6922.) 3s.

Outlines the statutory provisions for the care of children deprived of a normal home life, describes their living conditions, and gives the committee's recommendations on the scope, administration, and type of care required.

HILLIARD, RAYMOND M. "The Emerging Function of Public Institutions in Our Social Security Structure." *Social Service Review*, Chicago, Vol. 20, Dec. 1946, pp. 479-493. \$1.25.

Stresses the need for reconsidering the relationship between home relief and institutional care and urges the establishment of public infirmaries for the chronically ill who are recipients of public assistance. Describes the Illinois program which allows the recipient of old-age assistance or aid to the blind to purchase nursing care in a county institution.

JOHNSON, LILLIAN J. "Treatment Facilities of the Ryther Child Center." *Public Welfare*, Chicago, Vol. 5, Jan. 1947, pp. 20-23. 50 cents.

The Seattle Center for maladjusted children combines the case-work services and diagnostic and treatment skills of a child guidance clinic with two experimental resident institutions where the child is placed until assimilation in the community is possible.

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Describes the reorganization in 1945-46 of public welfare services in Greece which resulted in a revitalized

Ministry of Welfare. Includes information on emergency relief measures.

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The organization and operation of the program and its social and economic effects.

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Covers the work of the Social Commission, the International Refugee Organization, and UNRRA.

WITMER, HELEN LELAND, Editor. *Psychiatric Interviews With Children*. New York: Commonwealth Fund, 1946. 443 pp. \$4.50.

Shows "by case illustrations some of the ways in which direct psychotherapy is carried on in child guidance clinics at the present time."

### Health and Medical Care

DAVIS, GORDON. "The Blue Cross Needs Change." *Modern Hospital*, Chicago, Vol. 68, Jan. 1947, pp. 43-46. 35 cents.

Recommends the introduction of broader options in contracts, changes in methods of paying participating hospitals, and greater public representation on managing boards.

FELIX, ROBERT H. "Operation of the National Mental Health Act." *Compass*, New York, Vol. 28, Jan. 1947, pp. 9-12. \$1 a year.

Discusses the objectives of the act.



which are to increase research, train personnel, and expand and improve mental health services at the community level.

**FELIX, ROBERT H.** "The Relation of the National Mental Health Act to State Health Authorities." *Public Health Reports*, Washington, Vol. 62, Jan. 10, 1947, pp. 41-49. 10 cents.

Outlines the types of activities which should be included in the plans of State mental health authorities.

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Summary of provisions.

**LAWTON, GEORGE.** *Aging Successfully*. New York: Columbia University Press, 1946. 266 pp. \$2.75.

A guide for "the older man and woman on the most effective way of making the typical adjustments called for by later maturity."

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**NATIONAL CONFERENCE ON LOCAL HEALTH UNITS.** *Proceedings* . . . New York: American Public Health Association, 1947. 160 pp. (Supplement to *American Journal of Public Health*, Vol. 37, Jan. 1947.)

Papers and summary of discussion of the conference held at the School of Public Health, University of Michigan, September 9-13, 1946, "to consider the most effective way of getting complete coverage of the nation with efficient and economical local health service . . ." The conference discussed the organization, financing, personnel, and other problems of local health administration.

**PLEYDELL, ALBERT.** "The Health Insurance Plan of Greater New York." *American Journal of Economics and Sociology*, New York, Vol. 6, Jan. 1947, pp. 195-204. \$2.

Describes the development and provisions of the plan.

**RHODE ISLAND. UNEMPLOYMENT COMPENSATION BOARD.** *The Rhode Island Cash Sickness Compensation Act*. Providence: The Board, 1946. 15 pp. Processed.

History of the program and summary of procedure for filing claims.

**SAWYER, WILBUR A.** "Achievements of UNRRA as an International Health Organization." *American Journal of Public Health*, New York, Vol. 37, Jan. 1947, pp. 41-58. 50 cents.

**SCOTLAND. DEPARTMENT OF HEALTH.** *National Health Service (Scotland) Bill. Summary of the Proposed New Service*. Edinburgh: H. M. Stationery Office, 1946. 18 pp. (Cmd. 6946.) 4d.

The bill provides for a comprehensive health service similar to that in England.

**SINAI, NATHAN; ANDERSON, ODIN W.; and DOLLAR, MELVIN L.** *Health Insurance in the United States*. New York: Commonwealth Fund, 1946. 115 pp. \$1.50.

Traces the history of voluntary health insurance as exemplified by the Blue Cross hospital plans and the medical service plans sponsored by medical societies. Considers the attitudes of professional, Government, and lay groups; enabling legislation; characteristics of plans; and problems before voluntary plans, such as enrollment of geographic and occupational groups, extension of benefits to low-income groups, coordination and centralization of plans, and maintenance of membership for unemployed subscribers.

**SOUTHERN RHODESIA. NATIONAL HEALTH SERVICES INQUIRY COMMISSION.** *Report*. Salisbury: Govt. Stationery Office, 1946. 124 pp.

Outlines a proposed national health service and health insurance program and discusses the necessary administrative, legislative, and financial measures.

**YAHRAES, HERBERT.** *What Do You Know About Blindness?* New York: Public Affairs Committee, Inc., 1947. 32 pp. (Public Affairs Pamphlet No. 124.) 10 cents.

Popularly written description of the causes and treatment of blindness, employment opportunities for the blind, and public and private agencies working in the field.







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Washington, D. C.

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# Publications of the Social Security Administration

Analytical Notes Prepared in the Analysis Division,  
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These processed notes on the operation of old-age and survivors insurance are available in limited quantities to research workers and interested organizations. Requests should be addressed to the Bureau of Old-Age and Survivors Insurance, Equitable Building, Baltimore 2, Md.

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